



Loan Service Charges and Fees as of March 2015

| <u>FEE TYPE</u> | <u>AMOUNT</u> | <u>DESCRIPTION</u> |
|---------------------------------------|--|--|
| Consumer Credit Report | \$8.00 | Per applicant |
| Tri-merge Credit Report | \$13.71 \$20.00 | Single applicant Joint applicants |
| Residential Mortgage Application | \$150.00 | Per loan |
| Commercial Mortgage Application | \$450.00 | Per loan |
| Residential Mortgage Commitment | \$0.00 \$350.00 | Up to 30 days Over 30 days |
| Commercial Mortgage Commitment | 1/4% (0.25%) of loan amount | All commercial loans |
| Points (if applicable) | See notes* | *Based on amount, collateral, credit and rate (each point is 1% of loan) |
| Assignments/Releases (CEMA from CFCU) | \$1,500.00 | Per loan |
| Closing Document Preparation Fee | \$150.00 | Per loan |
| Modification | \$150.00 \$250.00 + 1.50 point | Per balloon note Modification of existing loan with CFCU for lower rate (no cash out) and 1.50% of mortgage balance due |
| Appraisal | See note* | 1 Family - \$350.00 2 Family - \$500.00 3 Family - \$550.00 4 Family - \$600.00 Co-op - \$350.00 Condo - \$350.00 |
| Appraisal Verification (if required) | \$150.00 | *Complex and/or unique properties such as a typical floor plans, waterfront, water view, etc. require a fee quote |
| Flood Certification | \$14.00 | Per search |
| Overnight Mail | \$25.00 | Per letter |
| Payoff Request | \$0.00 | 1 st request |
| Additional Requests | \$25.00 | Additional requests |
| Credit Union Attorney | \$500.00 \$800.00 \$1,250.00 \$550.00 \$150.00 \$575.00 \$150.00 | Coop Closing Residential Closing Commercial Closing Attendance/Travel off premises Mortgage Satisfaction preparation CEMA Documentation from third party Power of Attorney |
| UCC | \$350.00 \$125.00 \$150.00 \$100.00 \$275.00 | Lien search Recording of each lien Termination preparation of each lien Record termination of each lien (NYC) Record termination of each lien (Nassau County) |
| Title | See note* | *Based on State, County and amount, estimate will be provided during Good Faith Estimate |

Listed fees are estimates and subject to change and/or actual amounts billed by third parties