



**Loan Service Charges and Fees as of April 2019**

| <u>FEE TYPE</u>  | <u>AMOUNT</u>  | <u>DESCRIPTION</u>   |
|--|--|--|
| Consumer Credit Report   | \$8.00   | Per applicant  |
| Tri-merge Credit Report  | \$23.46<br>\$41.50                                       | Single applicant<br>Joint applicants   |
| Residential Mortgage Application   | \$265.00   | Per loan   |
| Commercial Loan Application  | \$895.00   | Per loan   |
| Residential Mortgage Commitment  | \$0.00<br>\$350.00                                       | Up to 30 days<br>Over 30 days  |
| Commercial Mortgage Commitment   | 1/4% (0.25%)<br>of loan<br>amount                        | All commercial loans   |
| Points (if applicable)   | See notes*   | *Based on amount, collateral, credit and rate<br>(each point is 1% of loan)  |
| Assignments/Releases (CEMA from CFCU)  | \$1,500.00   | Per loan   |
| Closing Document Preparation Fee   | \$150.00   | Per loan   |
| Mortgage Satisfaction Fee  | \$300.00   | Per mortgage   |
| Modification   | \$150.00<br>\$250.00 +<br>1.50 point                     | Per balloon note<br>Modification of existing loan with CFCU for<br>lower rate (no cash out) and 1.50% of mortgage<br>balance due   |
| Appraisal<br><br>*fee does not include Co-op questionnaire<br>(if required by Co-op)<br>Appraisal Verification (if required) | See note*<br><br><br>\$150.00                            | 1 Family - \$450.00<br>2 Family - \$500.00<br>3 Family - \$550.00<br>4 Family - \$600.00<br>Condo - \$450.00<br>Co-op - \$485.00*<br><br>*Complex and/or unique properties such as a<br>typical floor plans, waterfront, water view,<br>etc. require a fee quote |
| Flood Certification  | \$14.00  | Per search   |
| Overnight Mail   | \$35.00  | Per letter   |
| Payoff Request   | \$0.00   | 1 <sup>st</sup> request  |
| Additional Requests  | \$25.00  | Additional requests  |
| Credit Union Attorney  | \$550.00<br>\$300.00<br>\$575.00<br>\$150.00             | Attendance/Travel off premises<br>Mortgage Satisfaction preparation<br>CEMA Documentation from third party<br>Power of Attorney<br>Closing Attorney as billed - estimate will be<br>provided during Good Faith Estimate  |
| UCC  | \$350.00<br>\$125.00<br>\$150.00<br>\$125.00<br>\$275.00 | Lien search<br>Recording of each lien<br>Termination preparation of each lien<br>Record termination of each lien (NYC)<br>Record termination of each lien (Nassau County)  |
| Title  | See note*  | *Based on State, County and amount, estimate<br>will be provided during Good Faith Estimate  |

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