Loan Service Charges and Fees as of January 2020

FEE TYPE	AMOUNT	DESCRIPTION
Consumer Credit Report	$8.00	Per applicant
Tri-merge Credit Report	$24.03	Single applicant
	$42.64	Joint applicants
Residential Mortgage Application	$265.00	Per loan
Commercial Loan Application	$895.00	Per loan
Residential Mortgage Commitment	$0.00	Up to 30 days
	$350.00	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
Mortgage Satisfaction Fee	$300.00	Per mortgage
Modification	$150.00	Per balloon note
	$250.00 + 1.50 point	Modification of existing loan with CFCU for lower rate (no cash out) and 1.50% of mortgage balance due
Appraisal *fee does not include Co-op questionnaire (if required by Co-op)	See note*	1 Family - $450.00 2 Family - $500.00 3 Family - $550.00 4 Family - $600.00 Condo - $450.00 Co-op - $485.00*
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	1st request
Additional Requests	$25.00	Additional requests
Credit Union Attorney	$940.00	Attendance/Travel off premises
	$300.00	Mortgage Satisfaction preparation
	$575.00	CEMA Documentation from third party
	$150.00	Power of Attorney
		Closing Attorney as billed – estimate will be provided during Good Faith Estimate
UCC	$350.00	Lien search
	$125.00	Recording of each lien
	$150.00	Termination preparation of each lien
	$125.00	Record termination of each lien (NYC)
	$275.00	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.