



Mortgage Related Fees and Costs for North Carolina*

Nationstar Mortgage Related Fees and Costs		
Fee Type	Fee Description	Amount Charged
Annual Fee	Annual Fees are charged once a year for having a home equity line of credit available.	0
Assumption Fee (credit qualifying)	Assumption fees are charged when a request is made and approved to change the individuals legally responsible for repaying the loan, which may or may not include a change in property ownership.	Up to \$399.99
Convenience Fee for Payments via Web	Convenience fees may be charged to borrowers making monthly payments via the web.	0
Convenience Fee for Payments via Interactive Voice Response (IVR)	Convenience fees may be charged to borrowers making monthly payments via phone with an automated system.	0
Convenience Fee for Payments via Agent	Convenience fees may be charged to borrowers making monthly payments via phone with a live representative.	0
Insufficient Funds Fee (NSF)	Insufficient Funds (NSF) Fees are assessed when payments are returned due to insufficient funds in the originator's bank account. This is in addition to any fees that may be charged by the originating bank.	Up to \$25
Late Fee	Late Charges are assessed for payments received after the due date and applicable grace period.	Late Charges are assessed per Loan Documents and Applicable Law
Partial Release Fee	Partial release fees are assessed when partial releases of liens are requested. This fee is charged in advance of the partial release being processed. A partial release of a lien releases a portion of the property from the borrower's debt obligation.	0
Payoff Quote Fax Fee	Payoff Quote Fax Fees are assessed when borrowers or third parties request that payoff quotes are faxed.	Up to \$25
Payoff Quote Fee	Payoff quotes fees are assessed when a payoff quote is requested. This fee will appear on the Payoff Quote.	0
Recording Costs	Recording costs are charged when mortgage loan documents are recorded with counties, states or municipalities. Recording costs are incurred when a loan is paid off and the release of lien is recorded. Recording costs may also be incurred during the default process.	Actual cost of recording
Subordination Fee	Subordination Fees are assessed when subordination requests are considered. This fee is charged in advance of the subordination being processed. Subordinations subordinate one lien with another. In other words, they place one lien ahead of an existing lien.	0
Termination Fee	Termination fees are charged for terminating a home equity line of credit.	0

The above fees and charges may vary due to applicable law.

*Various default-related fees and costs are not included, such as foreclosure fees and costs.

Last revised on: October 28, 2016