

Fee Schedule

Document Request Fees

To access your mortgage document(s) or statement(s) click on newamericanfunding.com/myloan/ and login to your account. If you need assistance with accessing your account, or the document needed is not available please contact our Customer Care Department at +1 (800) 893-5304. Please Note: If documentation is being requested as a requirement of mediation or for loss mitigation review, please let us know as we may waive this fee.

Fee	Explanation	Amount
Fax Fee	Assessed when a request is received to fax documents.	\$10.00

Payment Related Fees

Fee	Explanation	Amount
Mortgage Late Fee	Assessed when your monthly payment is received after the grace period.	Amount listed on monthly statement
Bank Wire	Assessed when Home Sweet Home Loan Servicing sends funds via wire.	\$15.00
Stop Payment	Assessed to place a stop payment on a check to issue a new check.	\$15.00
Returned Payment ¹	Assessed when a payment is rejected by your bank for reasons including insufficient funds, stop payment, closed account, etc.	\$25.00
Overnight/Express Mailing ¹	Assessed when mailing check(s) overnight.	Actual, up to \$40.00

¹ Fee may vary by state. Fee is not applicable in every state.

Servicing Fees

Fee	Explanation	Amount
Recast	Assessed to recalculate your monthly mortgage payment after a large principal curtailment is applied.	\$300.00
Reconveyance ²	Assessed to convey the property to you when you pay off your loan.	This fee varies based on state and investors.
Recording ²	Assessed to record the conveyance of the property to you with the county when you pay off your loan.	This fee varies based on state and investors.
Assumption – Fannie/Freddie Loans	Assessed to have a person not responsible for the loan assume responsibility for the loan.	If no underwriting is required, maximum fee is \$100. If underwriting is required, a fee of \$400 or 1% of the UPB of the mortgage up to a maximum of \$900, plus actual expenses for credit reports, etc.
Assumption – VA Loans	Assessed to have a person not responsible for the loan assume responsibility for the loan.	Processing fee of \$300 plus actual costs incurred for credit reports.
VA Locality Fee	Fee assessed on VA loans as part of the assumption process.	Fee varies by region, not to exceed \$463.
Assumption – FHA Loans	Assessed to have a person not responsible for the loan assume responsibility for the loan.	Processing fee not to exceed \$1800 plus actual costs incurred for credit reports and up to \$45 for preparation and execution of release of liability forms.
Assumption – Colorado	Assessed to have a person not responsible for the loan assume responsibility for the loan.	Processing fee cannot exceed 0.5% of the UPB.

² Fee may vary by state. Fee is not applicable in every state.

Fee	Explanation	Amount
Assumption – Georgia	Assessed to have a person not responsible for the loan assume responsibility for the loan.	<p>If UPB is greater than \$100,000, VA/FHA fees above.</p> <p>If UPB is less than \$100,000, then:</p> <ul style="list-style-type: none"> • 0.5% of UPB if borrower is not released. • 1% of UPB if the borrower is released and the interest rate remains the same. • 0.5% of the UPB if borrower is released and interest rate is increased.
Assumption – Iowa	Assessed to have a person not responsible for the loan assume responsibility for the loan.	Either 1% of the UPB or the VA/ FHA fees above, whichever is lower.
Assumption – North Carolina	Assessed to have a person not responsible for the loan assume responsibility for the loan.	<p>\$400 if mortgage contains due on sale clause and borrower is released.</p> <p>\$125 if mortgage does not contain a due on sale clause OR the borrower is not released.</p>
Assumption – South Carolina	Assessed to have a person not responsible for the loan assume responsibility for the loan.	Either \$400 or 1% of the UPB, whichever is lower.
Title Request Fee ³	Assessed for all Title Requests.	<p>\$250.00</p> <p>\$75 for customers in MA</p> <p>\$15 for customers in MD</p>
Credit Report Fee	Assessed for the cost of credit report required for UW the credit profile for the party wishing to assume the loan	\$25
VA Funding Fee	Assessed as a requirement of investor for funding fee paid to VA	Varies by loan amount

Fee	Explanation	Amount
Construction Loan – Additional Draw Fee	Each additional draw fee exceeding the number of draws financed into loan	\$250
Construction Loan – Recording Fee for Loan Modification	Notary and recording fee	\$350
Construction Loan – Perm Survey	Final survey once home is built	\$500 – fee varies by state
Construction Loan – Final Appraisal Inspection	Final 1004D appraisal inspection once home is built	\$250 (\$150 for VA)
Construction Loan – Title Update Fees	Title updates, Date Downs, Mechanics Lien Search during the construction phase	\$500
Construction Loan – Lock Fee	12 month extended rate lock option	1 point to the rate for 12 months and 0.50LLPA fee
Construction Loan – Extension Fee	Exceeding build teams of 12 months	\$1500 per 90 days, up to 18 months max

Note: Additional charges may be applied to loans that are delinquent.

Document Review Requirements

This document must be reviewed annually, or at such time regulation changes should impact its content. Material changes to the document must be approved by the Department Manager, the EVP, Mortgage Servicing, and Compliance.

Version	Type	Revisions
7/22/2024	Revised	Updated assumption fees by investor. Removed Express Mail Fee; merged with Overnight Mail Fee Added Credit Report Fee, Construction Loan Fees, and VA Loan fee.
4/10/2023	Revised	Updated document request fee paragraph. Updated footnotes for Partial Release, Recording, Reconveyance, Overnight Mailing, and Returned Payment items.
3/28/2023	Revised	Updated with new branding Removed internal use only/company confidential from document footer
6/1/2022	Revised	Updated overnight fee and general verbiage.
4/1/2022	Revised	Updated to remove the following fees: Amortization Schedule, Prior Year End Statements, Loan Document Copies, Payment History, Appraisal, HUD1 or Settlement Statement, Mortgage or Deed of Trust, and Note. Updated to remove the state specific endnotes linked to the Prior Year End Statement fee and the Loan Document Copies fee.
3/1/2022	Revised	Updated to remove the pay by phone fee section and added the state specific endnotes to partial release
5/14/2021	New Document	N/A