

This schedule provides general information on common costs that could be associated with a mortgage loan account. It is not a complete list of all costs that could be assessed to such an account. This schedule is provided for informational purposes only.

Mortgage related fees

Type	Description	Amount Charged
Late fee	Charged when a scheduled payment is not received by the due date or within the period time outlined in the note	Late fees are calculated according to the terms of the loan
Dishonored Check fee	Charged when a mortgage payment is made from a closed account or an account that doesn't have adequate funds and the financial institution does not honor the payment.	\$25
Payoff statement fee	Charged when payoff statement request is presented to pay the mortgage loan in full	\$60 in NV \$30 in CA
Reconveyance Fee	Charged when the mortgage loan is paid in full to process the reconveyance	\$100 in NV \$45 in CA
Verification of Mortgage fee	Charged when there is a borrower request for production of an account summary	\$15
Subordination fee	Charged when a borrower requests a subordination for a 2nd lien mortgage	\$100
Escrow cancellation fee	Charged with the discontinuance of an escrow account. Applies to full escrow account removal, not applicable to partial removal	\$95
Greater Recasting fee	After receipt of \$5,000 or greater lump sum payment, this fee is charged to borrowers who elect the option to recast their principal and interest payment without changing the note interest rate or term of their mortgage loan	\$300
Assumption fee	Charged at the completion of a loan assumption requested by the borrower and approved by Greater Nevada Mortgage	\$600 not to exceed 1% of the outstanding principal balance
Pay by Phone	Charged when a payment is made by phone	\$12

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