

## GEORGIA

| FEE TYPE                               | FEE AMOUNT  | WHEN CHARGED  |
|--|---|---|
| <b>Appraisals</b>                      | Typically, \$350-\$1,800, depending on property and location, as permitted by law, and based on the terms of your loan documents  | The cost if we required a Georgia licensed Real Estate Appraiser to determine the current condition and value of the mortgaged property.  |
| <b>Assumption</b>                      | <p>Dependent on the amount of the indebtedness and based on state and investor guidelines:</p> <ul style="list-style-type: none"> <li>Up to half percent (1/2%) of one percent (1%) of the outstanding principal balance or \$150, whichever is greater, where Cornerstone does not relieve the borrower of liability for the repayment of the indebtedness; or</li> <li>Up to one percent (1%) of the principal amount of the indebtedness outstanding on the date of the transfer, where Cornerstone does not escalate the interest rate but does relieve the borrower of the liability for the repayment of the indebtedness; or</li> <li>Up to half percent (1/2%) of one percent (1%) of the principal amount of the indebtedness outstanding on the date of the transfer or \$250, whichever is greater, in the event Cornerstone escalates the interest rate and relieves the borrower of liability for the repayment of the indebtedness</li> </ul> | This fee may be charged for the processing and underwriting of the application and the preparation of necessary documents if we agree to allow your loan obligation to be assumed by a third-party.   |
| <b>Attorney Fees and Costs</b>         | Typically, \$900 - \$2,900 as permitted by Georgia law and the terms of your loan documents   | If a foreclosure on your loan is required, the fees and costs associated with services rendered by our legal counsel that handle the foreclosure case will be paid by you. The complexity of the individual case could result in fees and/or costs that exceed the typical range. |
| <b>Automated Valuation Model (AVM)</b> | Typically, \$6-\$15, depending on property and location, as permitted by law, and by the terms of your loan documents   | The cost if we required an Automated Valuation to determine the current estimated value of the mortgaged property.  |
| <b>Brokers Price Opinion (BPO)</b>     | Typically, \$350-\$1,800, depending on property and location, as permitted by law, and by the terms of your loan documents  | The cost if we required a Georgia licensed Real Estate Appraiser to determine the current condition and value of the mortgaged property.  |
| <b>Certified/Overnight Mail Fees</b>   | No Charge   | This fee may be charged to mail a document certified or overnight.  |
| <b>Escrow Waiver Fee</b>               | 0.25% of the current principal balance or \$150, as permitted by Georgia law,   | This fee may be charged when a borrower requests escrow to be removed from the loan.  |

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|  | and as authorized by terms of your loan documents  |   |
| <b>Home Equity Line of Credit (HELOC) Annual Fee</b> | Based upon the terms of the HELOC agreement and as permitted by law  | This fee may be charged annually for an open HELOC based on the terms of the agreement.   |
| <b>Late Fee</b>                                      | An amount normally a percentage of the monthly installment, depending on the type of loan and the provisions in your loan documents, and in accordance with Georgia statutory requirements     | This fee will be assessed if your monthly payment is not received before the grace period ends and in accordance with the terms of your loan documents.                                       |
| <b>Lien Release</b>                                  | No Charge  | The cost to record a lien release in the public land records.   |
| <b>Non-Sufficient Funds (NSF)/Return Check Fee</b>   | Up to \$25   | This fee will be assessed for handling a check, if your bank returns it unpaid or for any reason such as insufficient funds, uncollected funds, stopped payment, not properly endorsed, etc.. |
| <b>Payment Fee</b>                                   | No Charge  | This fee is for making a payment with an agent over the phone.  |
| <b>Payoff Statement Preparation Fee</b>              | No Charge  | This fee is the charge to prepare the payoff statement.   |
| <b>Property Inspection Fee</b>                       | Varies – typically \$15-\$60 as permitted by law, the terms of your loan documents, and investor guidelines  | This fee will be charged if we are required or determine it is necessary to inspect the property to determine the condition and occupancy of the mortgaged property.                          |
| <b>Property Preservation Fee</b>                     | Typically, \$10 - \$25,000 bond (may vary by loan type, city/state, property lot size, grass height, etc..) and as permitted by law, investor guidelines, and the terms of your loan documents | The cost incurred to maintain the property if the mortgaged property is vacant and/or the cost for vacant property registration.  |
| <b>Recast</b>  | \$300 as permitted by law and the terms of your loan documents   | The fee charged if you request us to re-amortize your loan or if you make a large principal payment (curtailment).  |
| <b>Reconveyance Fee</b>                              | Varies - The cost charged by the county or agency and charged as permitted by the terms of your loan documents   | This fee may be assessed to record a reconveyance.  |
| <b>Recording Costs</b>                               | No Charge  | This cost is associated with recording documents with the property county or state as part of the servicing of your mortgage loan.  |
| <b>Subordination Fee</b>                             | No Charge  | This fee will be assessed if the lien position of your loan is adjusted to be junior to other liens on the property and we process a subordination agreement with you.                        |
| <b>Title Search</b>                                  | Varies - typically, \$75-\$2,000 as permitted by law, the terms of your loan documents, based on loan type, and property location  | This fee will be assessed to conduct a title search if the mortgaged property is referred to foreclosure.   |
| <b>Verification of Mortgage (VOM)</b>                | No Charge  | The cost to prepare a VOM, providing the existing balance and payment history on your loan.   |
| <b>Wire Fee</b>                                      | No Charge  | The fee assessed with processing a wire transfer to your bank account.  |

FEES ARE SUBJECT TO CHANGE. Cornerstone Home Lending makes every attempt to disclose typically charged fees and costs, however, this list may not include every fee charged for services rendered, or costs incurred. Additional fees may be charged for services not listed above. If you have any questions about this fee schedule, please contact one of our team members online or at 1-866-500-0756.

Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB. | Cornerstone Capital Bank, SSB, Member FDIC, Equal

Housing Lender  , NMLS ID# 2258