Cornerstone® HOME LENDING

# MISSISSIPPI

| FEE TYPE | FEE AMOUNT | WHEN CHARGED |
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| **Appraisals** | 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 Mississippi licensed Real Estate Appraiser to determine the current condition and value of the mortgaged property. |
| **Assumption** | Up to $900 plus closing costs – As allowed by law, as permitted by the terms of your loan documents, and based on investor guidelines | 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. |
| **Attorney Fees and Costs** | Typically, $1,200-$2,400 as permitted by law | 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. |
| **Automated Valuation Model (AVM)** | 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. |
| **Brokers Price Opinion (BPO)** | 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 Mississippi licensed Real Estate Appraiser to determine the current condition and value of the mortgaged property. |
| **Certified/Overnight Mail Fees** | Typically, $40-$100 as permitted by law, and as permitted by the terms of your loan documents | This fee may be charged to mail a document certified or overnight. |
| **Escrow Waiver Fee** | 0.25% of the current principal balance or $150, as allowed by Mississippi law, and as authorized by terms of your loan documents | This fee may be charged when a borrower requests escrow to be removed from the loan. |
| **Home Equity Line of Credit (HELOC) Annual Fee** | 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. |
| **Late Fee** | 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 Mississippi 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. |
| **Lien Release** | Varies - The cost charged by the county or agency, and as permitted law | The cost to record a lien release in the public land records. |
| **Non-Sufficient Funds (NSF)/Return Check Fee** | Up to $25 and as permitted by state law | 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.. |
| **Payment Fee** | No Charge | This fee is for making a payment with an agent over the phone. |
| **Payoff Statement Preparation Fee** | As allowed by state law: | This fee is the charge to prepare the payoff statement. |

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| | Up to $25 for statements ordered from an agent over the phone<br><br>No charge for statements requested through the Cornerstone website | |
| **Property Inspection Fee** | Varies – typically $15-$60 as permitted by law, 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. |
| **Property Preservation Fee** | 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. |
| **Recast** | Up to $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). |
| **Reconveyance Fee** | Varies - The cost charged by the county or agency and as permitted by law, and the terms of your loan documents | This fee may be assessed to record a reconveyance. |
| **Recording Costs** | Varies - The cost charged by the county or agency, as permitted by law, and the terms of your loan documents | This cost is associated with recording documents with the property county or state as part of the servicing of your mortgage loan. |
| **Subordination Fee** | 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. |
| **Title Search** | 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. |
| **Verification of Mortgage (VOM)** | No Charge | The cost to prepare a VOM, providing the existing balance and payment history on your loan. |
| **Wire Fee** | 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