West Virginia

04/03/2026 9:24 am EDT

Post-Close Servicing Fees

FEE TYPE	FEE AMOUNT	WHEN CHARGED
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 West Virginia licensed Real Estate Appraiser to and value of the mortgaged property.
Assumption	Up to $900 plus closing costs – as permitted by law, the terms of your loan documents, and investor guidelines	This fee may be charged for the processing and underwriting of the app necessary documents if we agree to allow your loan obligation to be as
Attorney Fees and Costs	No Charge	If a foreclosure on your loan is required, the fees and costs associated v legal counsel that handles the foreclosure case will be paid by you. The complexity of the individual case could result in fees and/or co
Automated Valuation Model (AVM)	No Charge	The cost if we required an Automated Valuation to determine the current estimated value of the mortgaged property.
Brokers Price Opinion (BPO)	No Charge	The cost if we required a West Virginia licensed Real Estate Appraiser to determine the current condition and value of the mo
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	No Charge	This fee may be charged when a borrower requests escrow to be remov
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 term
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 West Virginia statutory requirements	This fee will be assessed if your monthly payment is not received before accordance with the terms of your loan documents.
Lien Release	No Charge	The cost to record a lien release in the public land records.
Non-Sufficient Funds (NSF)/Return Check Fee	Up to $25	This fee will be assessed for handling a check, if your bank returns it un insufficient funds, uncollected funds, stopped payment, not properly en
Payment Fee	No Charge	This fee is for making a payment with an agent over the phone.
Payoff Statement Preparation Fee	No Charge	This fee is the charge to prepare the payoff statement.
Property Inspection Fee	No Charge	This fee will be charged if we are required or determine it is necessary t determine the condition and occupancy of the mortgaged property.
Property Preservation Fee	No Charge	The cost incurred to maintain the property if the mortgaged property is vacant and/or the cost for vacant property regist
Recast	No Charge	The fee charged if you request us to re-amortize your loan or if you mak (curtailment).
Reconveyance Fee	No Charge	This fee may be assessed to record a reconveyance.
Recording Costs	Varies - The cost charged by the county or agency and as permitted by law	This cost is associated with recording documents with the property county or state as part of the servicing of your mortgage lo
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 s 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 prop
Verification of Mortgage (VOM)	No Charge	The cost to prepare a VOM, providing the existing balance and payment
Wire Fee	No Charge	The fee assessed with processing a wire transfer to your bank account.

FEES ARE SUBJECT TO CHANGE. We make 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 us online or call 866.760.3220.