

Common Fee Table | NY State

Fee table for residential mortgage loans in the state of New York. A lower fee may be charged if dictated by investor or insurer guidelines.

Fee Description	Fee Amount
Appraisal An expense charged to the loan to determine the value of the property, which includes an interior inspection of the property.	\$400.00 - \$675.00, unless prohibited by state law
Assumption Charge for the work involved with processing a new buyer that is assuming the terms of an existing loan.	\$0.00 - 1% of the UPB or \$250, whichever is greater.
Bankruptcy Attorney Fees Fees charges by local counsel as a result of a bankruptcy. Varies depending on the circumstances and is not always charged to the customer's loan.	\$0.00 - \$50,000.00, Varies depending on the circumstances and is not always charged to the customer's loan, such as if not permitted by contract or applicable law , and could range from \$0 to \$50,000.
Bankruptcy Fees and Costs	\$0.00 to \$5,000.00, Varies depending on the circumstances and is not always charged to the customer's loan, such as if not permitted by contract or applicable law, and could range from \$0 to \$5,000.00
BPO An expense charged to the loan in which a broker's price opinion will be used to determine the value of a property on a delinquent loan.	\$95.00-\$160.00, unless prohibited by state law.
CEMA Assignment Fee Fee charged associated with the fulfillment of a Consolidation, Extension and Modification Agreement which allows for refinancing of properties in NY without having to pay mortgage recording tax on the entire amount of the mortgage but rather on the difference between the existing principal balance and the new loan amount. Please note that this is separate from and does not include any additional legal fees charged by the attorney.	\$1,500.00 upon completion
Foreclosure Attorney Fees Fees charges by local counsel as a result of a foreclosure. Varies depending on the circumstances and is not always charged to the customer's loan.	\$0.00 - \$50,000.00, Varies depending on the circumstances and is not always charged to the customer's loan, such as if not permitted by contract or applicable law , and could range from \$0 to \$50,000.
Foreclosure Fees and Costs	\$0.00 to \$5,000.00, Varies depending on the circumstances and is not always charged to the customer's loan, such as if not permitted by contract or applicable law, and could range from \$0 to \$5,000.00
IVR Payment Fee Fee charged for payments made through our automated phone system.	\$0.00 - \$0.50, subject to state law requirements.
Late Charge Assessed for payments received after the due date and expiration of any applicable grace period per the loan documents.	As stated in the loan documents.
Litigation Fees and Costs	\$0.00 - \$50,000.00, Varies depending on the circumstances and is not always charged to the customer's loan, such as if not permitted by contract or applicable law , and could range from \$0 to \$50,000.

Non-Sufficient Funds Fee Fee assessed on payments/checks received that are not honored due to insufficient funds.	\$20.00
Partial Release Charge for the processing the release of a portion of the mortgaged property.	\$500 for loans with a UPB <= \$750,000, \$1,000 for others.
Pay-by-Phone Fee Fee charged for payments made over the phone to an agent.	\$0.00 - \$0.50, subject to state law requirements.
Pre-payment Penalty Fee incurred for paying off the loan prior to a pre-determined date, not to exceed state regulations.	As stated in the loan documents.
Property Inspection Expense charged on a defaulted loan to determine the condition and occupancy of a property.	\$10.00-\$15.00
Subordinations Charge for making a lien on a property subject or junior to a priority lien.	\$250.00
Web Payment Fee Standard payment fee is waived for first 5 days after payment due date.	\$0.00-\$0.50, subject to state law requirements.

This chart contains a list of common servicing fees. These fees will vary depending on the circumstances and are not charged to the customer's loan if not permitted by contract or applicable law. Such fees may include, but are not limited to, court costs and attorney fees. These fees will vary with the circumstances of the case and the nature of the work performed.

New York Property Owners- As your mortgage servicer, we are registered with the Superintendent of the New York Department of Financial Services. You may file complaints about us with the New York Department of Financial Services. You may also obtain additional information from the New York Department of Financial Services by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

The following mailing address must be used for all Error Notices & Information Requests: Silver Hill Capital, LLC, Customer Support, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146.

If you have any questions regarding this fee schedule or your account, please call Silver Hill Capital, LLC Customer Service Department at 1-855-813-6597 Monday – Friday, 8:00 am – 9:00 pm ET.