

NOTE – Payoffs, Amortization Schedules, Escrow analyses, 1098s and other documents are available at truist.com/myhomeloan in the secure sign-on section. Detailed loan information can be viewed, downloaded, and printed there at no charge. Below is a list of fees charged on loans secured by homes in some or all states. If applicable law or the terms of your loan documents prohibit or restrict a fee, we do not charge such fee, or do so only in a manner consistent with applicable law and the terms of your loan documents.

Type	Description	Amount charged
Late (Delinquent) Payment	We assess this fee when your payment is not received within the time that is specified in our loan documents for assessment of a late payment charge.	Varies from state to state and is based on terms of transaction documents. However, Truist will determine the fee amount as a percentage of the overdue amount of principal, and interest, only; or a flat fee amount.
Lien Release	We do not assess a fee for our services in connection with the release of a recorded lien.	\$0
	Third Party Fees. We may charge you the amount paid for recording charges assessed by the local land record offices or charges actually paid to third parties including trustee fees for lien release or reconveyance services.	Varies according to local government recording charges, and any third-party charges.
Non-Sufficient Funds	We assess this fee when a payment is rejected by your financial institution for any reason (such as insufficient funds in the account, account closed, etc.).	Up to \$35, as permitted by applicable state law.
Partial Release	We assess this fee when we approve a request to release a portion of the property as security on the debt after reviewing your request and prepare the partial release. There is no fee for property released in eminent domain, right of way, or easement situation imposed on you by state or municipal government or utilities.	Up to \$200 if permitted by loan type and applicable state law.
Recast	We assess this fee (provided the recast request meets certain requirements) when you make a principal curtailment that is 10% or more of the unpaid principal balance, and we approve and fulfill your request that your monthly principal and interest payment be adjusted, with all other terms of the loan remaining the same.	Up to \$250, if permitted by applicable state law.
Subordination	We assess this fee when a request is made to allow a first mortgage to remain in the senior position after a refinance.	Up to \$100, if permitted by applicable state law.
Construction to Permanent Extension Fee	We assess this fee when a request is made and approved to extend an initial construction phase of a loan. The fee applies to all extensions, but usually, it is charged when there is a first or second extension requested. Extensions are limited, and discretionary based upon applicable Truist guidelines, and level of completion of construction.	We assess an extension fee of 50 basis points of the commitment amount in all states, except for certain size loans in NC and PA. For loans of \$300,000.00 or less in NC, the fee is the greater of 25 basis points of the commitment amount or \$150.00. For loans of \$278,204 or less in PA, the fee is 25 basis points of the commitment amount. In WV, the extension fee is 1% of the amount of the outstanding balance of the loan.