

Manage Your Mortgage Fee Schedule

The following list describes fees that may apply to you if you request certain mortgage-related services from BB&T now Truist. Keep in mind this isn't a complete list of all costs that could be assessed on an account.

Name of fee	Fee description	Fee range
Late charge	A fee assessed when the monthly mortgage payment is not received within the defined grace period	Fees vary by contractual amount, type of loan and state regulation. Please refer to your loan documentation for additional details.
Return payment fee	A fee assessed when a payment is rejected by the financial institution for any reason (such as insufficient funds in the account, account closed, etc.). Commonly referred to as NSF (non-sufficient funds).	Fees vary by state from \$0 to \$50 For NY: \$20
Consolidation, extension, modification agreement (CEMA)	A fee assessed when combining two or more loans into a new, consolidated loan, which also reduces the amount of money a borrower pays in New York state mortgage taxes	\$1,500
Partial release fee	A fee associated with a partial release of collateral that was used as security for the mortgage loan	All states except NC and NY: \$100 For NC: \$0. For NY: \$0
Recast/reamortization fee	A fee charged to the borrower to reamortize the loan, usually after a significant curtailment is made to the loan. Some lenders offer homeowners a chance to lower their monthly payments by "recasting" or "re-amortizing" their current UPB over the original term.	All states except NC and NY: \$250. For NY: \$0. For NC: \$150 if outstanding principal balance is less than or equal to \$60,000. 0.25% of outstanding principal balance if balance is greater than \$60,000.
Payoff statement fee	A fee assessed when providing a statement of the amount of the unpaid balance of a loan secured by a mortgage, including principal, interest and any other charges properly due under or secured by the mortgage, and interest on a per day basis for the unpaid balance by expedited means, if allowed by applicable law. This fee also can be associated with multiple requests made by the borrower.	Up to \$15

Disclosures

Loans, lines of credit and credit cards are subject to credit approval.

Consumer Handbook on Adjustable-Rate Mortgages coming soon.

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