

BOKF, NA Mortgage Servicing Fee Schedule

Fee Type	Fee Description	Fee Amount
Assumption Fee	This fee is assessed when the transfer of mortgaged property from one or more persons to another is complete.	FHA: \$900 All other loan types: Varies by Investor and loan type.
Late Payment Fee	Assessed when a periodic payment is not received by the expiration of the grace period of a month.	Late fee amounts are based on the terms of the Loan Documents, loan type, and applicable state law. For loans originated by the bank, late fees are typically, 5% of the missed payment for conventional mortgages and 4% of the missed payment for FHA, VA, and USDA mortgages.
Lien Release Document Preparation Fee	Fee for third party vendor to prepare documentation required by the county to process a lien release.	\$25 Actual Cost Incurred
Non-Sufficient Funds (NSF) Fee	Assessed when a payment is rejected by your financial institution for any reason, such as insufficient funds in the account, account closed, etc.	Typically, \$25 but may vary in accordance with applicable investor guidelines and state law.
Partial Release of Lien Fee	Assessed to process partial lien release.	FHA: \$110 Non-FHA: \$300
Recast Fee	Assessed when re-amortization is completed after you request an adjustment of your monthly principal and interest payment, with all other loan terms remaining the same.	\$300
Recording Fee	Fee charged by the County Recorder's office to record a full or partial lien release/satisfaction of mortgage.	Actual Cost Incurred

		Varies by State, County, document type and number of pages
Valuation Fee (Broker's Price Opinion, Automated Valuation Method, or Appraisal, as required)	Assessed when a property valuation is obtained.	Actual Cost Incurred
Amortization Schedule Requests	Request for a copy of your amortization schedule.	No Charge
Bankruptcy Fees and Costs	After a borrower files for bankruptcy protection from creditors, fees and costs charged that are paid by the lender and related to the legal proceedings. These include, but are not limited to, attorney fees for legal services performed and costs paid to a third party, such as a court clerk, or other entity, for expenses related to the legal proceedings	Actual Cost Incurred
Escrow Analysis Requests	Request for an escrow analysis.	No Charge
Hazard Insurance Policy Substitutions	Request to substitute a Hazard Insurance Policy to replace existing policy.	No Charge

Foreclosure Fees and Costs	Fees and costs charged that are paid by the lender after a borrower defaults to bring legal action in order to take possession of the property secured by the loan according to the loan documents. These include, but are not limited to, attorney fees for legal services performed and costs paid to a third party, such as a court clerk, sheriff, title company, or other entity, for expenses related to the legal proceedings.	Actual Cost Incurred
Loan Documents	Initial request for a copy of your Note and Mortgage/Deed of Trust.	No Charge
Modification Fee	Fee for processing a loan modification application.	No Charge
Payment History	Request for a payment history.	No Charge
Payment by Phone, Online or via a Customer Service Representative	24-hour systems available for making payment by phone or online. Customer Service Representatives are available weekdays between 8 am - 5 pm CST.	No Charge

Payoff Statement	Request for a statement of the amount required to pay off your loan.	No Charge
Probate Fees	Services provided by a third party vendor to file a Creditor's Claim to protect the bank's security interest.	Actual Cost Incurred
Property Inspection Fee	Inspections are ordered when a loan becomes past due 45 or more days to inspect and document the physical condition and/or occupancy status of the property.	Actual Cost Incurred.
Property Preservation Fee	Fee to maintain vacant or abandoned properties, such as securing the property, property damage repair, removal of personal property/debris, maintaining utilities if necessary, mold remediation, grass cuts and winterization.	Actual Cost Incurred
Property Registration Fee	To monitor higher risk properties and prevent blight, many areas have implemented ordinances requiring registration of properties that meet certain criteria. Generally, requirements are based on vacancy, foreclosure status, or property condition.	Actual Cost Incurred

Short Sale/Deed in Lieu Fee

Fee for processing an application for Short Sale or
Deed in Lieu of Foreclosure.

Actual Cost Incurred
