



TANDEM SERVICING

Tandem Servicing Fee Schedule

Loan Payoff Fees

Fee Type	Description	Amount
Reconveyance	Full or Partial Lien Release	\$300 each
Wire Fee	Incoming Wire fee Processing	\$25
Check Fee	Cashier Check Processing	\$15

Construction Draw Fees

Fee Type	Description	Amount
Inspection	Third Party Review deducted from the Draw	\$200
Loan Set-Up Fee	A one time fee collected at payoff	\$150
Wire Fee	Outgoing Wire Processing fee	\$25
ACH/Check Fee	Outgoing ACH or Check Processing fee	\$15
Bank Transfer	Internal bank transfer processing	\$5
Title Date Downs	Obtained on draws over \$100,000	Pass -Through
Change Order	Line-Item changes within scope	\$50
Change Order	Scope change or additional funds request	\$250

Insurance Fees

Fee Type	Description	Amount
Insurance Placement	Insurance placement processing fee	\$500
Insurance Premium	Annual premium due upon placement	Pass -Through

Returned Payment Fees

Fee Type	Description	Amount
Check Returns	Returned Check Fees for Non-Sufficient Funds	\$25
ACH Returns	First 5 payments returned*	\$25 each
ACH Returns	6-9 payments returned*	\$100 each
ACH Returns	10 + Payments returned*	\$150 each

*Charged per borrower not per loan

Collection Fees

Fee Type	Description	Amount
Late Charges	Loan payment after 15-day grace period	5% of amt due
Past Due Collections	Payment is greater than 30 days past due	\$250
Default Collections	Payment is greater than 60 days past due	\$1000
Foreclosure Processing	Loan submitted to third-party trustee for auction	\$7,500

Other Fees

Fees may be charged per occurrence for ancillary services needed in connection with servicing your loan.

Fee Type	Description	Amount
Research	Pulling archived records, subpoenas, etc.	\$25 per hr
Legal Fees	Consulting, legal action etc.	Pass Thru
Check Re-prints	Reissue borrower refund checks	\$15
Title	Date Downs, New Title etc	Pass -Through
Statement copies	Billing Statements, 1098s, Account History	\$5 per
Loan Modification	For lender approved changes to terms	\$250
Payoff Quote Preparation	To prepare and send out payoff letters	No Fee

Payment Processing

Payment Type	Description	Amount
Check	Mailed to our office	No Fee
ACH	Recurring	No Fee
Pay by Phone	During normal business hours	No Fee
Online	Via www.tandemservicing.com	No Fee

***FEES ARE SUBJECT TO CHANGE.** Although we make an attempt to disclose typically charged fees and costs, this list may not include every fee charged for services rendered, or costs incurred. Additional fees could be charged for services not currently listed. If you have questions about this Fee Schedule, please contact Tandem Servicing. State sale tax may apply to the fees listed.*