



LOAN OPERATIONS FEE SCHEDULE

Effective July 1, 2021

Generally, there are no borrower-paid fees associated with the routine servicing of your loan. However, there may be a charge for non-routine special services. Listed below are fees charged for some of the non-routine services. Ask us about fees for non-routine services not listed below. this fee schedule may be amended at any time.

| | |
|--|-----------------------------|
| Confirmatory Discharge | \$50.00 |
| Homeowner's Insurance Escrow Processing Fee | \$50.00 |
| Does not apply if homeowner's insurance escrow is required by the Bank | |
| Insufficient Funds, Returned ACH or Check Fee | \$25.00 |
| Unless otherwise stated in loan documentation | |
| Interim Escrow Analysis | \$25.00 |
| Payment By Phone | \$15.00 |
| Consumer paid convenience fee added to loan payment. | |
| Payoff Processing Fee | \$25.00 |
| Waived for Salem Five to Salem Five refinances | |
| Release Recordation Fee | Varies by property location |
| Subordination Fee | \$225.00 |
| HELOCs & 2nd Mortgages - Waived for Salem Five to Salem Five Refinances (Additional \$25.00 fee for expedited mailing) | |
| Tax Escrow Waiver Request | \$100.00 |
| Verification of Mortgage/Loan | \$25.00 |
| Water/Sewer Lien Processing Fee | \$50.00 |
| Assessed if the Bank handles payment of a water and /or sewer lien either separately or as part of a tax payment. | |

The fee(s) actually charged may be less than stated if there are limitations imposed by the guarantor or insurer or under the items of your loan. Payment of fees may be required prior to providing the requested service. Some fees are assessed to the loan account and will be billed and payable with the next billing statement.

The Bank may assess other fees, depending on the nature and complexity of the service you request. Those fees will be disclosed prior to the Bank responding to the specific request. Also, certain fees, such as late charges, have been disclosed to you in your loan documents.