

Schedule of Retail Mortgage & Home Equity Loan Servicing Fees

Fee	Explanation	Amount
Coupon Book Replacement	Replacing a lost or misplaced coupon book.	No Charge
History Statement	Detailed listing of account activity.	No Charge
Late Fee	An additional charge that a borrower is required to pay as penalty for failing to pay a regular payment by the end of the grace period.	See your promissory note.
Processing Fee for Dishonored Check	A check or draft drawn on a bank as full or partial payment which is not paid or is dishonored by such institution due to insufficient funds or other causes.	\$20 per occurrence.
Partial Release of Premises	A written recorded agreement to release a portion of the mortgaged premise.	\$250 plus other applicable charges such as appraisal, survey, credit report, attorney fees, recording fees, etc. Subject to bank approval.
Payoff Statement	An itemized list of the amounts due to satisfy the debt.	No Charge
Recording of Mortgage Documents	The fees associated with items such as Releases and Discharges of Mortgage for the expense of recording such documents with the appropriate County Government Office.	Cost set by each County or State Office where document is recorded. Not increased by STC.
Research Fee	Charge to research data and obtain documents by special request from the customer or a third party on behalf of the customer.	\$20/hour (½ hour minimum charge)
Telephone Transfers	Charge to manually pull a payment from a checking or savings account to make a loan payment.	\$5 per manual transfer.