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## Home Equity & Residential Mortgage Loan Servicing Fee Schedule

This is a list of common fees that may be charged when servicing a mortgage loan. Additional fees could be charged if you utilize services not listed below, or in special circumstances, such as in the event of bankruptcy and foreclosure. Fees are subject to change at any time.

Fee	Amount	Description
Non-Sufficient Funds (NSF), per item returned	\$35.00	This fee is assessed to Rhinebeck Bank deposit account holders when you make a payment from an account that does not have sufficient funds to satisfy the payment amount.
Returned Item Fee, <sup>1</sup> per item returned	\$20.00	This fee is assessed if any check, draft, ACH or other item you send in as payment of your loan obligation with Rhinebeck Bank is returned unpaid for any reason.
ACH Loan Payment, per request	\$16.00	This fee is assessed when you contact Rhinebeck Bank and ask us to directly withdraw a payment from your deposit account at another financial institution.
Telephone Transfer Request	\$6.00	This fee is assessed to Rhinebeck Bank account holders who request a loan payment via telephone transfer, other than through the EasyLink system.
Incoming Wire Transfer Fee <sup>2</sup>	\$11.00	This fee is charged when Rhinebeck Bank receives incoming funds via a wire transfer from another 3 <sup>rd</sup> party, either to a deposit account or directly to a loan account.
Loan Coupon Book Replacement	\$6.00	This fee is charged if you request a replacement loan coupon book from the Bank.
Appraisal	\$350.00 - \$1,000.00	A fee will be charged if an appraisal is ordered to determine the property's value. The fee varies by property.
Inspection Fee	\$75.00 - \$150.00	A fee commonly charged to determine the occupancy and/or condition of the property related to construction loans or non-performing loans.
Late Charge	2% of monthly Principal & Interest payment	This fee is assessed when your loan payment is made after the grace period expires.
Mortgage Recording Fee	Varies	Fees that are paid to a government agency or county to record the sale of a property into the public records. This fee varies based on factors such as the county, debt instrument and number of pages to record.
Mortgage Subordination Fee	\$250.00	This is the fee charged if the Bank is asked to subordinate its lien filing.
Discharge / Satisfaction of Mortgage	Varies	This fee is charged by the county to release the lien on a property at the time of loan payoff. The fee varies by county.
Payoff Letters / Statements	First 4 per calendar year free, each additional is \$17.00	There is no fee charged for the first four payoff letters requested in any calendar year. A fee will be charged upon the fifth request for a payoff letter.
Copy of Documents	\$2.00 per document	For photocopies of documents.
Assignment Fees <sup>3</sup>	0.50% of the outstanding balance plus applicable legal fees	This fee is assessed when Rhinebeck Bank is asked to assign a mortgage to a third party.
Verification of Mortgage	Free	This fee is assessed when a request is received to document a borrower's mortgage payment history.
Research	\$30.00 per hour	This fee is charged for research regarding your account.

<sup>1</sup> The bank which returned the payment may charge additional fees pursuant to your account agreement with that bank.

<sup>2</sup> The bank or entity which originated the wire transfer may also charge additional fees pursuant to their fee schedule.

<sup>3</sup> Assignments are generally considered an exception and the Bank may not be able to accommodate assignment requests.