



4141 B Street, Suite 305
 Anchorage, AK 99503
 (907) 272-1541, fax 272-2046
 www.f-m-i.biz

FEE SCHEDULE

Effective March 2019

Set Up Fee- \$100.00 -Set up fee is due in addition to the annual servicing fees below. The annual fees below will become due each year on the anniversary of the contract. Standard Fees apply to accounts that collect for principal and interest only. If the contract collects for principal, interest, taxes and insurance, refer to the Retained Reserves for annual fees due.

Annual fees include the following services: Safekeeping of Documents, 1098 / 1099 reporting, payment coupons (12 supplied each year), payer/payee receipts, and one check disbursement. *For EFT/ACH payments, credit card payments, multiple disbursements please refer to Other/Additional fees that will be due above the annual service fee.

Standard Fees

Based on starting balance Annual / Monthly

Up to \$25,000	\$144.00/ \$12.00
\$25,000-\$100,000	\$168.00/ \$14.00
\$100,001-\$1,000,000	\$216.00/ \$18.00
Over \$1,000,000	\$264.00/ \$22.00

Zero Balance/Special Handling Accounts

Please contact First Mortgage if not listed below - Special Monitoring will require additional fees.

Annual / Monthly

Wrap Notes (without taxes & insurance)	\$240.00/ \$20.00
Wrap Notes (with taxes and insurance)	\$300.00/ \$25.00
No payments- hold documents*	\$100.00/ N/A
One Time payment due*	\$100.00/ N/A

If you require First Mortgage to pay any billings (Property Taxes and Insurance), the Retained Reserve Fees will apply, if they are to be paid by Seller, select Pass Thru. **Please remember to attach Exhibit B for any bill pay services. For Wrap notes with reserve collection, please include the Exhibit B for pass thru amounts to Loan.**

Retained Reserves

Based on starting balance-Annual/Monthly

Up to \$200,000	\$288.00/\$24.00
Over \$200,000	\$312.00/\$26.00

Pass Thru Reserves

Based on starting balance-Annual/Monthly

Up to \$200,000	\$180.00/\$15.00
Over \$200,000	\$240.00/\$20.00

Retained & Pass Thru Reserves

Based on starting balance -Annual/Monthly

All accounts:	\$384.00/ \$32.00
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Other/Additional Fees:

Special Handling provision clauses (additional late fees/prepayment penalties) will require additional fees above the annual service fee amounts- please call office

Formal Audit	\$35.00	**Partial Payments (per)	\$5.00	Prior Year History reprint	\$5.00
Adjustment/Modification	\$100.00	Request Stop Pay	\$27.00	Reprint 1099/1098 Statements	\$7.00
Assignment/Assumption	\$100.00	Check Reissue	\$5.00	Amortization Schedule	\$20.00
Dormant Account (annually)	\$50.00	Return Check (NSF)	\$50.00	Copies (per page)	\$1.00
Partial Release *	\$75.00	Return Deposit	\$10.00	Fax Fee	\$10.00
Replacement Coupon Book	\$5.00	Notice of Change	\$10.00	Revise Payoff Reports (3)	\$10.00
Research Fee (1/2 hour min)	\$35.00	Mailed Disbursement (per)	\$2.50	Payment outside of escrow	\$35.00
Payoff Close Fee	\$35.00	Direct Deposit (per)	\$1.50	Reinstate Account	\$125.00
Termination Fee	\$100.00	Credit Card	2.55%	Prepayment Provisions	\$50.00
(other than paid in full)		(based on amt processed)		Per Day Late Fees	\$50.00

Annual fees are due in accordance with the current fee schedule and can be paid in monthly installments. If the First Mortgage Inc., contract does not specify which party to bill, the buyer will be billed for the annual service fee. Additional fees are due upon completion of services rendered or requested, and, unless specified, will be billed 50/50 to the parties.

All annual/monthly fees billed to the Buyer will be due in addition (unless otherwise stated) to the payments required. All annual/monthly fees billed to the Seller will be deducted from disbursed funds.

Special Monitoring such as Prepayment Penalties and additional late fee provisions will require additional charges based on service required.

* Partial Releases or reconveyance for one time transactions require additional paperwork; please contact First Mortgage Inc. Fees to Title company for reconveyance or release will be due based on the Title company's current fees in addition to the First Mortgage fee.

**Partial Payment fees will be applied to multiple payments received in addition to the regular schedule of payments due under the contract.