

**Servicing Fees  
First Liens**

State	Payoff			Release/Satisfaction		Prepayment Penalty	Customer Service Fees			
	Fee for Initial request	Fee for Add'l Payoff quote w/in 12 months	Payoff quote must be provided within X days of request	Preparation fees	Release must be filed within X days of payoff		Late charge	One Late charge per late payment?	NSF	Fax Fee
Alabama	Prohibited	Prohibited	30 days	No restrictions	30 days	Permitted if HUD approved with limitations	Greater of \$10 or 5% up to \$100	Yes	\$30 or actual cost from bank.	Prohibited under Consumer Finance Code
Alaska	\$50	\$50	30 days	Prohibited under Small Loan Act	10 days	FHA/VA Loans - as permitted by regulations. Others - prohibited	Lesser of 10% or \$25	Yes	\$25	Prohibited under Small Loan Act
Arizona	\$30	\$20	14 days	Prohibited under Consumer Loan Act	30 days	Consumer Loan Act - prohibited	No restrictions	No restrictions	\$25	Prohibited under Consumer Loan Act
Arkansas	High cost \$20	High Cost \$20	No restrictions	No restrictions	60 days	Permitted on certain types of loans	No restrictions	No restrictions	\$25 - but must give 15 days written demand	No restrictions
California	\$30	\$30	21 days	Official fee plus a reasonable fee not to exceed \$45	30 days	Amount permitted depends on type of license	Greater of 6% or \$5	Yes	\$25 \$15 for Finance Lender	No restrictions
Colorado	Prohibited	Prohibited	5 business days	Allowed if reasonable and necessary	90 days	Consumer Credit Code- prohibited High Cost - 6 months interest, first 3 years, if different lender	Consumer Credit Code - 5%	Yes	\$25	Prohibited on purchase money loans, others no restrictions
Connecticut	Prohibited	Prohibited	10 business days	No restrictions	60 days	Permitted on certain types of loans	5%	No restrictions	\$20	No restrictions
Delaware	No restrictions	No restrictions	No restrictions	No restrictions	60 days	Licensed lenders and brokers - as agreed	5%	Yes	Reasonable amount	No restrictions

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D.C.	Prohibited	Prohibited	14 days	Prohibited	30 days	Prohibited on Covered loans.	5%	Yes	Face amount of check, costs, attorney fees, and the greater of 2 times the amount of the check or \$100 if face amount not paid within 30 days of written demand.	No restrictions
Florida	Prohibited	Prohibited	14 days	Consumer Finance Act - prohibited	30 days	High cost - prohibited after 3 years, others no restrictions	5% - High Cost Loans	No restrictions	Greater of 5% of the check or \$25 to \$40 depending on the amount of the check.	No restrictions
Georgia	Prohibited	Prohibited	5 days	Prohibited	60 days	Limited on high cost loans	5% - High Cost Loans	Yes (High Cost)	\$30 or 5% of the instrument amount whichever is greater.	\$10 for payoff, others no restrictions
Hawaii	No restrictions	No restrictions	No restrictions	No restrictions	60 days	May be restricted for certain licensees	No restrictions	No restrictions	\$30	No restrictions

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Idaho	Consumer Credit Code - prohibited	Consumer Credit Code - prohibited	No restrictions	Consumer Credit Code - must be agreed to in writing	No restrictions	Restricted by Consumer Credit Code	No restrictions	No restrictions	Consumer Credit Code - \$20	No restrictions
Illinois	Prohibited	Prohibited	10 business days	No restrictions	30 days	High risk loans - restrictions Loans over 8% - prohibited	5%	Yes	\$25	No restrictions
Indiana	Credit Code - Prohibited	Credit Code - Prohibited	10 days	Credit Code & Home Loans - Prohibited	Home Loans - 10 business days All others - 15 calendar days	Credit Code - 2% of net unpaid balance during first 3 years if not refi with same lender, or accelerated after default.	No restrictions	No restrictions	Consumer Credit Code \$25, Others \$27.50 or 5% of amount due, not to exceed \$250	Prohibited for Credit Code and Home Loans (transmitting payoff or written release)
Iowa	Prohibited	Prohibited	10 business days	Prohibited (except for FHA/VA)	45 days	Owner Occupied, Consumer Credit loans - prohibited	No restrictions	No restrictions	Consumer Credit Code greater of \$5% or \$20, all others \$30	Prohibited (except for FHA/VA)
Kansas	Consumer Credit Code - Prohibited	Consumer Credit Code - Prohibited	No restrictions	Consumer Credit Code - Prohibited	20 days	Consumer Credit Code - prohibited.	Lesser of 5% or \$25 (Subject to UCCC)	No restrictions	\$30 if not paid within 14 days after written demand is given.	Consumer Credit Code - prohibited
Kentucky	Consumer Credit Code - Prohibited	Consumer Credit Code - Prohibited	5 business days	Prohibited	30 days	Consumer Loan Act - prohibited High Cost - limits on amount during first 3 years	No restrictions	Yes	Consumer Loan Act - \$15 Others - \$25	Prohibited

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Louisiana	Prohibited	Prohibited	5 days	Reasonable and must be disclosed	30 days	5% first year, 4% second, 3% third, 2% fourth, 1% fifth year.	5%	No restrictions	Greater of 5% of the check or \$25	Reasonable and must be disclosed
Maine	Consumer Credit Code - prohibited	Consumer Credit Code after 2nd request \$5	3 business days	Consumer Credit Code - Prohibited	60 days	Consumer Credit Code - prohibited.	No restrictions	No restrictions	Greater of 5% of the check or \$25 to \$40 depending on the amount of the check.	Consumer Credit Code - prohibited
Maryland	Prohibited	Prohibited	5 business days	Prohibited	30 days	Credit Grantor Law - prohibited Others - restrictions if Owner Occupied	Greater of \$2 or 5%	Yes	Credit Grantor Law - \$15 if dishonored on 2nd presentment All others - \$25 if not paid within 30 days after notice given	Reasonable and must be disclosed
Massachusetts	Prohibited	Add'l requests within 6 months - reasonable charge	5 business days	Prohibited	45 days	Limited based on type of loan.	3%	Yes	Liable for face amount of check and court-determined additional damages, not less than \$50 or greater than \$100.	Prohibited

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Michigan	No restrictions	No restrictions	No restrictions	No restrictions	60 days from borrower request	May not exceed 1% of the amount of any prepayment made within the first 3 years of the loan.	No restrictions	No restrictions	\$25	No restrictions
Minnesota	No restrictions	No restrictions	No restrictions	No restrictions	45 days	Generally the lesser of 2% of unpaid principal balance or 60 days interest.	Greater of 5% or \$6.76 (subject to change in even years)	No restrictions	\$30	Prohibited
Mississippi	No restrictions	No restrictions	3 business days	No restrictions	30 days	Prohibited after 5 years, may not exceed 5% of the UPB in first year, 4% in 2nd, 3% in 3rd, 2% in 4th, 1% in 5th.	Greater of 4% or \$5	Yes	\$15	No restrictions
Missouri	Consumer Credit Code - must be agreed to in writing	Prohibited	No restrictions	Consumer Credit Code - must be agreed to in writing	45 days	2% of UPB at time of prepayment during first 5 years.	No restrictions	No restrictions	\$25	Prohibited
Montana	No restrictions	No restrictions	20 days	Prohibited	90 days	Consumer Loan Act - permitted with limits.	No restrictions	No restrictions	Consumer Loan Act - \$25, all others \$30	No restrictions
Nebraska	Must be reasonable and necessary	Must be reasonable and necessary	Installment Loan Act - 10 days	No restrictions	60 days	Must be reasonable and necessary	No restrictions	No restrictions	\$15	No restrictions

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Nevada	No restrictions	No restrictions	21 days	No restrictions	21 days	No restrictions unless S&L	No restrictions	No restrictions	3 times amount of check, not less than \$100 or greater than \$500 if not paid within 30 days after demand sent by certified mail.	Prohibited
New Hampshire	Prohibited	Prohibited	5 days	No restrictions	60 days	Terms of PPP must be set forth in bold print within the Note or Addendum.	No restrictions	No restrictions	Reasonable amount	No restrictions
New Jersey	Prohibited	Prohibited	7 business days	Prohibited	30 business days	Prohibited	5%	Yes	\$20	No restrictions
New Mexico	No restrictions	No restrictions	15 days	Must be reasonable	Must be reasonable	Prohibited	5% (High Cost)	No restrictions	Reasonable amount	Prohibited
New York	Prohibited	\$20	30 days	No restrictions	30 days	Permitted within first year on all but Alternative Mortgages. Alternative mortgages permitted with additional limitations.	2%	No restrictions	\$20	Prohibited

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North Carolina	First statement in a 6 month period - no charge	\$25 for 2nd statement within 6 months	10 days	No restrictions	30 days	Loans under \$150,000 originated after 10/1999 - prohibited.	4%	Yes	\$25	Permitted if loan is greater than \$300,000 and parties agree in writing. Others not permitted
North Dakota	Prohibited	Prohibited	7 business days	No restrictions	60 days after satisfaction, or 30 days after borrower demand	Allowed if disclosed in loan disclosure statement.	Lesser of 15% or \$15, unless otherwise agreed	No restrictions	\$25	No restrictions
Ohio	No restrictions	No restrictions	5 days	No restrictions	90 days	1% of original loan amount if prepaid or refinanced within 5 years of origination	No restrictions	No restrictions	\$20	Prohibited
Oklahoma	Consumer Credit Code - prohibited	Consumer Credit Code - prohibited	No restrictions	Consumer Credit Code - prohibited	50 days	Interest rate less than or equal to 13% no restrictions, over 13% prohibited.	No restrictions	No restrictions	\$25	Consumer Credit Code - prohibited

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Oregon	Consumer Finance Act, must be agreed to in writing.	Consumer Finance Act, must be agreed to in writing.	No restrictions	Consumer Finance Act, must be agreed to in writing.	30 days	Loan agreement must disclose the maximum PPP that may be charged in any given year, permitted if loan term is greater than 3 years. Allowed if note has 10 point Notice to Borrower attached.	5%	Yes	\$25	Consumer Finance Act, must be agreed to in writing.
Pennsylvania	Loans under \$50,000 prohibited	No restrictions	No restrictions	No restrictions	60 days	Loans under \$50,000 prohibited	No restrictions	No restrictions	\$20 or actual cost to lender	Loans under \$50,000 prohibited

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Rhode Island	No restrictions	No restrictions	3 business days	No restrictions	10 days	Parties may agree on either 2% of balance due if paid in full within 1 year of closing, or any fee as long as the terms are disclosed in writing, the PPP is imposed within 60 months, and lender offers a similar product with a PPP not exceeding 2% of unpaid balance if paid during first year.	No restrictions	No restrictions	No restrictions	No restrictions
South Carolina	Consumer Protection Code - prohibited	Consumer Protection Code - prohibited	No restrictions	Consumer Protection Code - prohibited	90 days	Loans \$180,000 or less prohibited	No restrictions	No restrictions	\$30	Consumer Protection Code - prohibited
South Dakota	No restrictions	No restrictions	30 days	No restrictions	10 days	No restrictions unless an S&L	No restrictions	No restrictions	\$40	No restrictions
Tennessee	Prohibited	Prohibited	14 days	Prohibited	45 days	As agreed.	No restrictions	No restrictions	\$30	Prohibited

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Texas	No restrictions	No restrictions	No restrictions	No restrictions	60 days	If interest rate is greater than 12%, no PPP for loans secured by homestead	No restrictions	No restrictions	\$30	No restrictions
Utah	Consumer Credit Code - must be agreed to in writing	Consumer Credit Code - must be agreed to in writing	30 days	Consumer Credit Code - must be agreed to in writing	90 days	No restrictions.	No restrictions	No restrictions	\$20	Consumer Credit Code - must be agreed to in writing
Vermont	Must be agreed to in writing	Must be agreed to in writing	5 business days	Prohibited	30 days	Prohibited	No restrictions	No restrictions	If action brought, may recover court costs, costs of service, bank fees, interest, attys fees, and damages in the amount of \$50, attorneys fees and damages recoverable only upon proper notice.	Prohibited
Virginia	Prohibited	\$15	10 business days	Prohibited	90 days	Owner Occupied - 2% of prepayment amount	5%	No restrictions	\$35	No restrictions
Washington	No restrictions	No restrictions	No restrictions	No restrictions	60 days	Consumer Loan Act - prohibited.	No restrictions	No restrictions	Consumer Loan Act - \$25	No restrictions

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West Virginia	Prohibited	Prohibited	3 business days	Prohibited	30 days	Consumer Credit Code - 1% of original principal if paid within first 3 years	Lesser of 5% or \$15	Yes	Prohibited	Prohibited
Wisconsin	Consumer Loan Act - must be agreed to in writing	Consumer Loan Act - must be agreed to in writing	15 days	Consumer Loan Act - must be agreed to in writing	7 days	Consumer Loan Act - prohibited Others - permitted with limitations.	5%	Yes	Consumer Loan Act - \$15 - must be agreed to in writing	Consumer Loan Act - must be agreed to in writing
Wyoming	Consumer Credit Code - prohibited	Consumer Credit Code - prohibited	No restrictions	Consumer Credit Code - prohibited	30 days	Prohibited	No restrictions	No restrictions	Consumer Credit Code - prohibited	Consumer Credit Code - prohibited

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Copies of loan docs/statements/ Loan Histories
Prohibited under Consumer Finance Code
Prohibited under Small Loan Act
Prohibited under Consumer Loan Act
No restrictions
No restrictions
Prohibited on purchase money loans, others no restrictions
No restrictions
No restrictions

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Copies of loan docs/statements/ Loan Histories
No restrictions
No restrictions
No restrictions
No restrictions

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Copies of loan docs/statements/ Loan Histories
No restrictions
No restrictions
Credit Code - prohibited
Prohibited (except for FHA/VA)
Consumer Credit Code - prohibited
Consumer Loan Act - prohibited

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Copies of loan docs/statements/ Loan Histories
Reasonable and must be disclosed
Consumer Credit Code - prohibited
Reasonable and must be disclosed
\$5 loan documents \$10 payment history

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Copies of loan docs/statements/ Loan Histories
No restrictions
Prohibited
No restrictions
Prohibited
No restrictions
No restrictions

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Copies of loan docs/statements/ Loan Histories
No restrictions
No restrictions
No restrictions
No restrictions
Prohibited

**Servicing Fees  
First Liens**

Copies of loan docs/statements/ Loan Histories
Permitted if loan is greater than \$300,000 and parties agree in writing. Others not permitted
No restrictions
No restrictions
Consumer Credit Code - prohibited

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First Liens**

Copies of loan docs/statements/ Loan Histories
Consumer Finance Act, must be agreed to in writing.
Loans under \$50,000 prohibited

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First Liens**

Copies of loan docs/statements/ Loan Histories
No restrictions
Consumer Protection Code - prohibited
No restrictions
Histories - prohibited Documents - no restrictions.

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Copies of loan docs/statements/ Loan Histories
No restrictions
Consumer Credit Code - must be agreed to in writing
Prohibited
No restrictions
No restrictions

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Copies of loan docs/statements/ Loan Histories
Prohibited
Consumer Loan Act - must be agreed to in writing
Consumer Credit Code - prohibited