

Mortgage Related Fees and Costs*

USAA Related Fees and Costs			
Fee Type	Fee Description	Amount Charged**	
		1 st Mortgage	Home Equity
Assumption Fee (credit qualifying)	Assumption fees are charged when a request is made and approved to add or change individual(s) legally responsible for repaying the loan, which may or may not include a change in property ownership.	1% of loan amount (\$400 minimum/\$900 maximum)	N/A
Insufficient Funds Fee (NSF)	Insufficient Funds (NSF) Fees are assessed when payments are returned by your bank for any reason, including insufficient funds, stopped payments, closed accounts, etc. in the originator's bank account. This is in addition to any fees that may be charged by your bank.	Up to \$25 per returned payment	Up to \$25 per returned payment
Late Fee	Late Charges are assessed for payments received after the due date and applicable grace period.	VA Loans - 4% of the overdue payment of principal and interest with 15 day grace period. All Other loans - 5% of the overdue payment of principal and interest with a 15 day grace period.	Up to 5% of the scheduled payment amount, subject to the terms of your Note.
Partial Release Fee	Partial release fees are assessed when partial releases of liens are requested. This fee is charged in advance of the partial release being processed. A partial release of a lien releases a portion of the property from the borrower's debt obligation.	Up to \$100	\$0
Property Inspection Fee	Property inspection fees may be charged if property inspections are conducted per investor requirements and as allowed by the loan agreement and applicable law.	Up to \$15	\$0
Recording Costs	Recording costs are charged when mortgage loan documents are recorded with counties, states or other municipalities. Recording costs are incurred when a loan is paid off and the release of lien is recorded. Recording costs may also be incurred during the default process.	Actual cost of recording	Actual cost of recording (release of liens only)

*Various default-related fees and costs are not included, such as foreclosure fees and costs.

**Amount charged is subject to the terms of your Note and Security Instrument and may be subject to change in accordance with applicable law.