



**ADIRONDACK**  
TRUST COMPANY

### **Standard and Common Fees\*** **For Residential Mortgage Loan Servicing**

This schedule provides general information on common non-state specific costs that could be associated with a mortgage loan account. It is not a complete list of all costs that could be assessed to such account. Whether or not the fees and costs can be assessed to an account will vary based upon the loan agreement and applicable federal, state and local requirements. This schedule is provided for informational purposes only.

The frequency of the costs will depend on how often services are requested or required, your payment status and both investor and legal requirements.

### **Mortgage Related Fees and Costs**

| <b>Description</b>                     | <b>To</b> | <b>From</b> | <b>Comments</b>                                                                                                                                                                                                                      |
|----------------------------------------|-----------|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Late Fees                              | \$0.00    | Varies      | Late charges vary and the amount assessed is based on the specific loan documents and state restrictions. Late charges are assessed when the amount due is not paid within the applicable grace period.                              |
| Prepayment Fees                        | \$0.00    | Varies      | Prepayment Fees vary and the amount assessed is based on the specific loan documents and state restrictions. Prepayment Penalty fees may be assessed when you pay off your loan earlier than allowed by the specific loan documents. |
| Property Inspection and Appraisal Fees | \$0.00    | \$750.00    | Depending on property type, size and location, price will vary. We may charge these fees when you request to remove private mortgage insurance or when processing an insurance claim.                                                |
| Recording Fees                         | \$0.00    | Varies      | Varies based on fees charged by the county recorder. These fees may be assessed in order to remove our lien when you payoff your mortgage.                                                                                           |

## Default Related Fees and Costs

Default costs follow contractual terms and federal, state and local requirements, as well as investor and insurer guidelines, which often vary based upon account type, outstanding balance, account status as well as property location, size and condition.

Actual, reasonable foreclosure, repossession, default, and protective advance costs are passed on to the consumer as permitted by the contract and applicable federal and state laws and regulations. Such costs include, but are not limited to, taxes, lender-placed insurance, attorney's fees, court costs, broker price opinions, inspections and lot rent.

Default and bankruptcy costs reflect the amount of the invoice paid to third party vendors for a service performed.

| Description                                         | To       | From       | Comments                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------------------------------|----------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Valuation Costs</b>                              |          |            |                                                                                                                                                                                                                                                                                                                                                                                                         |
| Broker Price Opinion (BPO) <sup>1, 2, 3</sup>       | \$25.00  | \$500.00   | Per Broker Price Opinion. This fee will be charged when an informal opinion of value is required in connection with legal proceedings relating to default such as bankruptcy or foreclosure. The fee will be charged after we have paid for services rendered.                                                                                                                                          |
| Full Appraisal <sup>1, 2, 3</sup>                   | \$250.00 | \$1,250.00 | Costs are per appraisal<br>This fee will be charged when a formal opinion of value is required in connection with legal proceedings relating to default such as bankruptcy or foreclosure. The fee will be charged after we have paid for services rendered.                                                                                                                                            |
| <b>Inspection &amp; Property Preservation Costs</b> |          |            |                                                                                                                                                                                                                                                                                                                                                                                                         |
| Property Inspection <sup>1, 2</sup>                 | \$0.00   | \$50.00    | Costs are per inspection.<br>Inspections are performed to ensure that the property is occupied and appropriately maintained. This may occur if the loan is delinquent or becomes vacant and/or abandoned regardless of delinquency status.<br>Inspections are ordered when fire, flood or other perils cause damage to a home to get an estimate of repairs needed to fix the property. The fee will be |

| Description                                                                                      | To       | From       | Comments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|--------------------------------------------------------------------------------------------------|----------|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                  |          |            | charged after we have paid for services rendered.                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Photos <sup>1, 2, 10</sup>                                                                       | \$0.00   | \$175.00   | Costs are per event. We may have contractors take photographs to document property condition and/or property preservation services performed. This fee will be charged when documentary evidence of the condition of the property is required in connection with legal proceedings relating to default such as bankruptcy or foreclosure. The fee will be charged after we have paid for services rendered.                                                                                                       |
| Securing the Property <sup>1, 2, 3, 5, 10</sup>                                                  | \$30.00  | \$2,500.00 | Costs are per event. If the property is discovered to be vacant and/or abandoned, contractors may be hired to secure the property. Services may include but are not limited to, an initial secure of the property and, re-keying locks, securing doors; installing side bolts, locks, barrel bolts, deadbolts and padlocks; installing security doors with padlocks; and/or boarding or bracing garage doors and windows. The fee will be charged after we have paid for services rendered and/or costs incurred. |
| Securing In-Ground and Above Ground Pools, Spas, Jacuzzis and Hot Tubs <sup>1, 2, 3, 5, 10</sup> | \$350.00 | \$2,800.00 | Costs are per event. If the property is discovered to be vacant and/or abandoned, contractors may secure pools, spas, Jacuzzi's and/or hot tubs. Services may include but are not limited to securing, covering, draining, disassembling, chlorinating and/or boarding and repair. The fee will be charged after we have paid for services rendered and/or costs incurred.                                                                                                                                        |

| Description                                                                                     | To                                           | From       | Comments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------------------------------------------------|----------------------------------------------|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Lawn Care/ Property Maintenance/ Snow Removal <sup>1, 2, 3, 5, 10</sup>                         | \$35.00                                      | \$500.00   | Costs are per event. If the property is vacant and/or abandoned, contractors may be retained to perform lawn care or snow removal. Services may include, but may not be limited to, periodically watering, trimming scrubs, and/or cutting the grass. Snow removal may include removing snow from the entry walk porch and/or driveway. The fee will be charged after we have paid for services rendered and/or costs incurred.                                                                                                                       |
| Plumbing, Electrical, Heating & Cooling System maintenance and Repair <sup>1, 2, 3, 5, 10</sup> | Based upon a bid by third party contractors. |            | If the property is vacant and/or abandoned, we may have contractors repair and/or maintain the systems on the property including the plumbing, electrical and heating & cooling systems. The fee will be charged after we have paid for services rendered and/or costs incurred.                                                                                                                                                                                                                                                                      |
| Winterizing/De-winterizing <sup>1, 2, 3, 5, 10</sup>                                            | \$250.00                                     | \$2,000.00 | Costs are per event. If the property is vacant and/or abandoned, steps may be taken to protect the property from winter elements. Services may include but are not limited to, draining plumbing and heating systems, maintaining water services to the house where a community water service is involved, and/or turning off the water supply to the property, etc. and may include the use of air pressure and/or adding anti-freeze to prevent freeze-ups. The fee will be charged after we have paid for services rendered and/or costs incurred. |

| Description                                                                | To | From                                        | Comments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------------------------------------------------------------------|----|---------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Debris Removal/Personal Property/Vehicle Removal <sup>1, 2, 3, 5, 10</sup> |    | Based upon a bid by third party contractors | If the property is vacant and/or abandoned we may have contractors remove debris. Services may include, but are not limited to, tree removal, extensive landscaping, the removal of hazardous or non-hazardous material, trash or personal property left behind (including non-functioning appliances, abandoned automobiles, boats, motorcycles, recreational vehicles and trailers or other personal property). The fee will be charged after we have paid for services rendered and/or costs incurred. |
| Utilities <sup>4, 5</sup>                                                  |    | Based upon local utility rates              | If the property is vacant and/or abandoned, we may make water, electrical and/or gas payments directly to the utility company and charge against the loan at the same amount. The fee will be charged after we have paid the utility bill.                                                                                                                                                                                                                                                                |
| Damage Repairs <sup>1, 2, 3, 5, 10</sup>                                   |    | Based upon a bid by third party contractors | If the property is vacant and/or abandoned, we may have a contractor conduct repairs to address and fix identified damages to a property or otherwise take measures to prevent further damage from occurring. The fee will be charged after we have paid for services rendered and/or costs incurred.                                                                                                                                                                                                     |
| <b>Health and Safety Costs</b>                                             |    |                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Cleaning <sup>1, 2, 3, 5, 10</sup>                                         |    | Based upon a bid by third party contractors | If the property is vacant and/or abandoned, we may have contractors provide cleaning services to address any health and/or safety issues. Services may include, but are not limited to, general cleaning, and cleaning refrigerators, stand-alone freezers and toilets. The fee will be charged after we have                                                                                                                                                                                             |

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|--|--|---------------------------------------------------|
|  |  | paid for services rendered and/or costs incurred. |
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| Description                                                                                              | To                                          | From | Comments                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------|---------------------------------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mold Remediation and Treatment <sup>1, 2, 3, 5, 9</sup>                                                  | Based upon a bid by third party contractors |      | Services may be provided to treat or remediate mold or mold related damage in an attempt to prevent further damage and/or deterioration of the property. Molds, fungus, mildew and similar organisms ("Mold Conditions") may exist in the property of which the servicer is unaware and has no actual knowledge. The fee will be charged after we have paid for services rendered and/or costs incurred. |
| Capping Gas, Water, Sewer and Electrical <sup>1, 2, 3, 5, 10</sup>                                       | Based upon a bid by third party contractors |      | If the property is vacant and/or abandoned, we may cap gas, water, sewer lines and/or exposed electrical wires. The fee will be charged after we have paid for services rendered and/or costs incurred.                                                                                                                                                                                                  |
| Extermination & Pest Control Services, Termite Inspections and/or Treatment <sup>1, 2, 3, 5, 9, 10</sup> | Based upon a bid by third party contractors |      | If the property is vacant and/or abandoned, we may coordinate fumigation by an extermination company. Services may include, but are not limited to, pest treatment, termite inspection and/or treatment. The fee will be charged after we have paid for services rendered and/or costs incurred.                                                                                                         |
| Pet/Animal Relocation or Removal <sup>1, 2, 3, 5, 9, 10</sup>                                            | Based upon a bid by third party contractors |      | If the property is vacant and/or abandoned and pets/animals are discovered, a local non kill shelter or pet/animal removal facility will be contracted to remove the pet/animal. This may include, but is not limited to, providing food, water, shelter, medical treatment and expenses, etc. The fee will be charged after we have paid for services rendered and/or costs incurred.                   |

| <b>Description</b>               | <b>To</b>  | <b>From</b> | <b>Comments</b>                                                                                                                                                                                                                                                                                                                                                            |
|----------------------------------|------------|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b><i>Foreclosure Costs</i></b>  |            |             |                                                                                                                                                                                                                                                                                                                                                                            |
| Attorney Fees <sup>6</sup>       | \$4,250.00 | \$6,000.00  | Costs are per action. These are attorney's fees incurred in connection with the foreclosure process. The fee will be charged after we have paid for legal fees and costs.                                                                                                                                                                                                  |
| Process Server <sup>1</sup>      | \$50.00    | \$1,500.00  | Costs are per event. We may have a process server who notifies all parties in interest of a legal action in accordance with appropriate legal standards. The fee will be charged after we have paid for these costs or have paid legal counsel for these costs.                                                                                                            |
| Publication/Posting <sup>8</sup> | \$250.00   | \$2,500.00  | We may be required to advertise or publish notice of foreclosure sale. The fee will be charged after we have paid for these costs or have paid legal counsel for these costs.                                                                                                                                                                                              |
| <b><i>Title Costs</i></b>        |            |             |                                                                                                                                                                                                                                                                                                                                                                            |
| Title Cost <sup>1, 2</sup>       | \$250.00   | \$1,250.00  | Costs are per event. This is the cost for the title report utilized by the foreclosure attorney. Prior to initiating foreclosure action, we must confirm lien position and interested parties. The fee will be charged after we have paid for these costs or have paid an legal counsel for these costs.                                                                   |
| Title Search/Title Update Costs  | \$125.00   | \$1,600.00  | Costs are per event. This is the cost for the title search, abstract of title and/or a continuation of a title report ordered by the foreclosure attorney to use as a basis for securitizing title and the identity of persons with an interest in the property. The fee will be charged after we have paid for these costs or have paid an legal counsel for these costs. |

| Description                   | To       | From       | Comments                                                                                                                                                           |
|-------------------------------|----------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Bankruptcy Costs</b>       |          |            |                                                                                                                                                                    |
| Bankruptcy Costs <sup>6</sup> | \$150.00 | \$2,500.00 | Once a bankruptcy is filed, attorney costs may be incurred as part of the bankruptcy process. The fee will be charged after we have paid for legal fees and costs. |

**\*There may be several events that occur during a foreclosure or default action. Schedule does not contain all fees that may be charged such as attorney's fees and litigation fees that vary with the nature of the work performed.**

### WHAT TO DO IF YOU HAVE A COMPLAINT

You may direct complaints and inquiries to the Adirondack Trust Company at 1-800-485-7899 or Attn: Internal Auditing Dept., PO Box 814, Saratoga Springs, NY 12866.

The Adirondack Trust Company is an exempt organization not required to register with the Superintendent.

You may file complaints and obtain further information about the Adirondack Trust Company by contacting the New York State Department of Financial Services Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).

<sup>1</sup> Cost is based on the estimated market price for such services. Actual costs may exceed the stated range in some circumstances.

<sup>2</sup> There may be an additional charge if the service is performed on a rush basis or ongoing maintenance is required. Actual costs may exceed the stated range in some circumstances.

<sup>3</sup> Cost may exceed the stated range in some circumstances including, but not limited to, nonconforming properties, proposed construction, beach, canyon, rural and remote locations, atypical large gross living areas and over- improvements.

<sup>4</sup> Utility costs are passed through based on actual utility company billing. Depending on the circumstances - such as the billing rates or consumption rate - the charges can vary widely. Actual costs may exceed the stated range in some circumstances.

<sup>5</sup> Costs may vary depending on local ordinances. Actual costs may exceed the stated range in some circumstances.

<sup>6</sup> Costs represent the actual amount charged by the attorney for work performed. Attorney costs can vary based on the amount of time spent or the issues raised during the process, among other factors. This does not include related costs including, but not limited to, filing fees, court costs or other administrative or direct pass through expenses which may be assessed by the Courts. Depending on the circumstances - including the jurisdiction, local practice, the legal rates in the location, the character of the proceeding and whether the matter is contested in the course of any bankruptcy proceeding, multiple filings or objections to plans, among other factors - costs could substantially exceed the stated range.

<sup>7</sup> Process server costs vary based on several factors including the number of parties that must be served and the difficulty of achieving service (e.g., the cost may be higher if a party is avoiding service, is difficult to locate or distant from the forum). Actual costs may exceed the stated range in some circumstances.

<sup>8</sup> Publication/posting costs vary based on the publication method used and/or selected that may be required to meet local or legal requirements among other factors. Actual costs may exceed the stated range in some circumstances.

<sup>9</sup> The amount for these costs varies widely and is dependent on many factors, including the nature and extent of the work performed or services provided, the location of the property, size of the residence, character of the infestation

<sup>10</sup> Cost may exceed the stated range in some circumstances including, but not limited to, emergency services, large lots, extensive landscaping, the size or condition of the systems and location, the amount of personal property or condition of the condition of the property and location, the character or extent of any damage, local ordinances, or the term during which the property remains subject to default.