

## Mortgage Related Fees and Costs\*

USAA Related Fees and Costs		
Fee Type	Fee Description	Amount Charged
Assumption Fee (credit qualifying)	Assumption fees are charged when a request is made and approved to change the individuals legally responsible for repaying the loan, which may or may not include a change in property ownership.	Up to \$900
Insufficient Funds Fee (NSF)	Insufficient Funds (NSF) Fees are assessed when payments are returned due to insufficient funds in the originator's bank account. This is in addition to any fees that may be charged by the originating bank.	Up to \$25
Late Fee	Late Charges are assessed for payments received after the due date and applicable grace period.	USAA federally preempted late charge %
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 \$250
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
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 (best estimate charged and excess refunded to borrower)
Subordination Fee	Subordination Fees are assessed when subordination requests are considered. This fee is charged in advance of the subordination being processed. Subordinations subordinate one lien with another. In other words, they place one lien ahead of an existing lien.	Up to \$250 when applicable

The above fees and charges may vary due to applicable law.

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

Last revised on: July 1, 2016