



FIFTH THIRD BANK

New York Fee Schedule

Common fees associated with the servicing of a mortgage loan within the State of New York.

Fee Type	Amount	Description
Non-Sufficient Funds Fee (NSF)	Up to \$25	This fee is assessed when a mortgage payment is made from an account that doesn't have sufficient funds to satisfy the payment amount and as a result, the financial institution does not accept the payment. This fee is in addition to any fees charged by the financial institution.
Valuation Fees	\$150 – \$1,750	This fee is assessed when a borrower requests that Fifth Third Bank hire either an appraiser or a real estate broker to provide the fair market value or an opinion of the fair market value of the mortgaged property. Example: Appraisal or Broker Price Opinion (BPO) to remove PMI
Payment by Phone Fee	\$15	This fee is charged for payments made to Fifth Third Bank by phone. Exceptions: <ul style="list-style-type: none"> • Fee will not be charged if the borrower has an existing Fifth Third deposit account. • Fee will not be charged if account is 30+ days delinquent.
Auto BillPayer PlusSM Transaction Fee	Up to \$1.50 per transaction, based on individual agreement	This service fee is assessed each time a scheduled, automatic draft, or payment is made for customers enrolled in Fifth Third Bank's Auto BillPayer Plus program. Through Auto BillPayer Plus, payments are deducted on a regular schedule, but at least more frequently than once a month.
Auto BillPayer[®] Transaction Fee	\$0.00	There is no transaction fee for Auto Billpayer.
Property Inspection Fee	\$11.50 - \$20	This fee is assessed when Fifth Third Bank performs an exterior inspection of the property to confirm that the property is occupied and maintained. This inspection is required if loan payments become delinquent.
Verification of Mortgage Fee	\$20	This fee is assessed when a request is received from a third party to provide a document. Example: Borrower's mortgage payment history
ARM Convertible Clause Fee	\$50 - FHA Loans \$250 - All Other Loans	This fee is assessed when a borrower requests to have an ARM loan converted to a fixed rate mortgage. Only available on loans that qualify.
Late Charge	Calculated based upon loan terms and subject to state and local guidelines.	This fee is assessed when the monthly mortgage payment is made after the grace period expires.
Full Release of Liability/Assumption Borrower Fee	\$50 VA Loans Only	This service fee is assessed when a borrower has a VA loan and has requested a Full Release of Liability/Assumption.
Recording Fee	Amount varies by recording office and is set by state and local law.	This fee is charged by the county recorder for the recording of the mortgage, the deed to secure the loan, and/or the release of lien once the loan is paid off, as allowed by applicable law.
Release of Lien Fee	Amount varies by recording office and is set by state and local law.	This fee is charged by the county recorder to release the lien on the property at the time of payoff. The amount of the fee varies by on the number of variables involved (i.e. how many pages the release/document ends up containing, how many references, how many parcels, etc.,) and those fees are currently set at the county level. Fifth Third Bank monitors these fees regularly and does not collect additional amounts beyond the required fee paid to the locality.

Important: This fee schedule is not exhaustive; some fees such as attorney's fees and litigation fees vary with the nature of the work performed.