



WHEDA

Schedule of Ranges and Categories of Fees and Costs

The following is our schedule of fees and costs we charge for loan-related services, subject to change to **applicable law**.

Fee Type	Amount	Condition
Late Fee	Assessed in accordance with terms of note	This fee is assessed in accordance with terms of the note, but not to exceed 5% of the amount of the principal and interest payment past due.
Returned Check Fees	\$20.00	This fee is assessed for returned items.
Partial Release of Property Fee	\$50.00	This fee is assessed when WHEDA is asked to release a portion of the collateral property.
Foreclosure Fees	\$50.00 or greater	This fee is for actual third party services for a foreclosure proceeding. There also may be other incidental costs of \$10.00 or greater.
Bankruptcy Fees	\$500.00 or greater	This fee is for actual third party services for a bankruptcy proceeding. There also may be other incidental costs of \$10.00 or greater.
Property Preservation Costs	\$10.00 or greater	This cost is for actual third party services to maintain and preserve the property. These costs may be substantial based on the condition of the property. (Securing, Lawn Maintenance, Winterization, Debris, Roof Issues, Additional Service Items)
Property Inspection Costs	\$25.00	The third party cost for these inspections are generally ordered at the 45th day of delinquency and up to every 30 days thereafter.
Broker Price Opinion Cost	\$100.00 - \$150.00	This third party cost is assessed when it is necessary to obtain an opinion on the value of the collateral property. (Exterior or Interior)
Appraisal Cost	\$400.00 or greater	This third party cost is assessed when a more thorough property valuation is required.
Title Search Cost	\$125.00	This third party cost is assessed when a title search is necessary.
Lien Release Fee	\$25.00-\$30.00	This third party cost is assessed for recording a lien release.
Phone Payment Fee	\$15.00	This is a transaction fee for making a non-recurring electronic payment. The fee is \$15.00 per phone call. If more than one payment is made or payments for two different loans, the \$15 fee is only charged once.
Recording Cost	\$30.00	The fee charged by government agencies for recording real estate transactions.
Subordination Fee	\$50.00	The fee is assessed for the preparation of the Subordination Agreement that is recorded at the Register of Deeds (additional Recording Cost required). Not all of the WHEDA Second Mortgages qualify for subordination.
Release of Liability Fee	\$400.00	The fee is assessed for the review and release of one or more borrowers from the Note and Mortgage. Remaining Borrower is underwritten and must meet WHEDA's requirements.
Modification Fee	\$100.00	Modifications are only allowed when a borrower wants to reduce their monthly principal and interest by applying a large principal reduction. FNMA Modifications do not have a charge associated.

*Note: This list includes routine fees that may be incurred or charged by WHEDA and its affiliates or its service providers, but is not inclusive of all fees and costs that may be incurred for services rendered on an account. Additional fees could be charged for services not listed above. All fees are subject to change without notice and may not be applicable on all types of loan or on certain classifications or situations.