



Collateral Service Fees

Effective January 2008

Collateral Operations

Mortgage Loan File Vault Submissions:

Residential Mortgage Loans, First and Second liens	\$ 10.00	Per Loan
• Co-operative Share Loans	\$ 15.00	Per Loan
• Closed-end Home Equity Loans, First and Second liens	\$ 15.00	Per Loan
• Multifamily & Commercial Mortgage Loans, First and Second liens	\$ 75.00	Per Loan

Withdrawals - Vault	\$ 5.00	Per Loan
Rush Withdrawals - Vault (in addition to above)	\$ 4.00	Per Loan
Monthly Maintenance – Vault for >100 loan files	\$ 0.10	Per Loan
Monthly Maintenance – Vault for <100 loan files	\$ 10.00	Flat Fee

Loan Review Analysis and On-Site Visit

The HLB may, at its discretion, charge for On-Site Reviews that are determined to be out-of-the-ordinary course of business or that result in out-of-the-district travel expenses and/or the HLB needing to engage external consultants.

• On-Site Reviews - Staff	\$675.00	Per Person/Per Day
• On-Site Reviews - Consultant	Pass Through Direct Expenses	

The HLB may, at its discretion, charge a Submission/ Review fee for individual Commercial Real Estate loans having original balances in excess of \$50 million.

\$675.00	Per Loan
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Third Parties to Collateral and Other Related Fees

The HLB may, at its discretion, charge legal fees related to the review of any legal documentation supporting the encumbrances of a third party interest in the collateral or in the management of the collateral (outside servicer, custodian) and/or review of Private Placement Securities.

Pass Through Direct Expenses

All Collateral fees will be charged to the member's DDA account at the appropriate month end.