



Common Fees and Costs

This schedule provides general information on common fees and costs that could be associated with servicing a Bank of the West first-lien mortgage or home equity loan account. It is not a complete list of all fees or costs that could be assessed to such an account. This schedule is provided for information purposes only, and is subject to change. This schedule is not applicable to home equity lines of credit.

When and how fees and costs are assessed may depend on your loan documents, how often the services are requested or required, your payment status, investor or insurer requirements, and legal and regulatory limitations.

Type	Description	Amount Charged
Late Payment Fee	Fee charged when your scheduled payment is not received by the due date or within the grace period defined in your promissory note.	Late charges are calculated according to the terms of your promissory note.
Returned Item Fee	Fee charged when your financial institution does not honor your payment.	\$0.00 - \$25.00
Payoff Quote Fax Fee	Fee charged when a payoff statement is requested to be faxed to the borrower or an authorized party.	\$0.00 - \$18.00
Release Recording Fee	Third-party cost charged to record a release of the lien in the local real estate records upon payoff of the loan.	\$0.00 - \$560.00
Partial Release Fee	Fee charged when a request is made and approved to release part of the original collateral as defined in your Deed of Trust/Mortgage. All partial release requests are subject to review and approval by Bank of the West and the investor, if applicable.	\$0.00 - \$200.00
Escrow Analysis Fee	Fee charged when an unscheduled escrow analysis is performed.	\$0.00 - \$10.00
Wire Fee	Fee charged when an incoming wire transfer is received for funds to be applied to your loan.	\$0.00 - \$5.00



History Letter Fee	Fee charged when a request is made for a loan transaction history. Fee is charged for each year of history requested.	\$0.00 - \$5.00/year
Document Copy Fee	Fee charged when a request is made for copies of documents from your loan file. The fee is charged for each document, regardless of the number of pages.	\$0.00 - \$5.00/document
Escrow Waiver Fee	Fee charged when a request is made and approved to waive the tax escrow requirement on your loan.	Escrow waiver fee is calculated as 0.25% of principal balance subject to state law limitations.
Amortization Schedule Fee	Fee charged when a request is made for a loan amortization schedule.	\$0.00 - \$10.00
Account Payment Re-amortization Fee	Fee charged when a request is submitted and approved to modify the principal and interest payment amount after a large payment has been made to the principal balance.	\$0.00 - \$250.00
Broker Price Opinion Valuation Charge	Third-party cost charged for a real estate broker or other qualified individual to provide an estimate of the market value of property that could be used to determine LTV	\$0.00 - \$500.00
Property Inspection Fee	Third-party cost charged for inspections performed to ensure that your property is occupied and appropriately maintained. This may occur if you fall behind on your payments.	\$0.00 - \$25.00

NEW YORK CUSTOMERS: Complaints may be sent to Bank of the West at PO Box 727, Omaha, NE 68101, or you may contact us at 1-888-915-2327. You may file a complaint and obtain further information about Bank of the West 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. Bank of the West is not registered with the Superintendent.

NOTICES OF ERROR / INFORMATION REQUESTS: If you believe there is an error on your account, or you would like information regarding your account, in order to ensure a timely response, you must submit your request in writing to Bank of the West, P.O. Box 3492, Omaha, NE 68103-3492. Please include detail as to the alleged error and/or information desired.