loanDepot Servicing Fee Schedule (as of 6/20/2026)

The following Servicing Fee Schedule outlines potential fees and costs that may be associated with a mortgage loan. Actual amounts may vary based on applicable state laws, agency, insurer, or investor guidelines, and the specific terms of your loan documents. Please note that this list is not exhaustive and does not include all possible fees or charges that may apply.

TYPE OF FEE	FEE	DESCRIPTION OF FEE
Appraisals	Actual Cost, generally $0 - $350 PMI removal: $450-$850	Fee if a licensed Real Estate Appraiser is required to determine current condition and value of the mortgaged property. PMI removal appraisal (1 unit): $450 Fannie Mae, $775 Freddie Mac PMI removal appraisal (2--4 units): $750 Fannie Mae, $850 Freddie Mac
ACH Set Up Fee (Biweekly or Monthly)	No Charge	Fee to set up an recurring auto draft payment.
ACH Processing Fee (Biweekly or Monthly)	No Charge	Fee to process a recuring auto draft payment.
Annual Fee (Home Equity Lines of Credit)	See Loan Documents	Fee assessed on a Home Equity Line of Credit to keep the credit line open.
Assumption	$0 to $1,800	Fee if your loan obligation is assumed by a third-party. This cost may be charged for the processing and underwriting of the application and the preparation of the necessary documents. Does not include funding fees or allowable title and closing costs.
Bankruptcy Fees and Costs	$0 to $5,000	Fees and costs associated with services rendered by our legal counsel that handle the bankruptcy case. The complexity and location of the individual case could result in fees and/or costs that exceed the typical range.
Brokers Price Opinion (BPO)	$0 to $500	Fee if we require a licensed Real Estate Agent to determine the current condition and provide an opinion of the value of the mortgaged property.
Credit Report	$0-$225	Fee if we are required to review your credit history and obtain a credit report from a credit reporting agency.
Document Recording Fee	Varies based on state, county, and number of pages.	Fee to file documents with the proper state or county office.
Foreclosure Attorney Fees and Costs	Up to $2,225 per foreclosure action	Fees and costs associated with services rendered by our legal counsel that handle the foreclosure case. The complexity and location of the individual case could result in fees and/or costs that exceed the typical range. This does not include foreclosure litigation costs, including attorneys' fees. Fees for settlement conference are excluded.
Late Fee	5% of P&I	Fee if your payment is not received before the grace period ends, as stated in your loan documents.
Modification Fee	No Charge	Fee to review and modify your loan if you request a change to any of your loan terms.
Partial Release	$250	Fee if you or a third party requests a release of a portion of the mortgaged property from a lien of the mortgage (for example: right of way, boundary line, incorrect legal description, easements, subordination of rights), this fee will be charged for preparing and recording the appropriate documentation
Payment Processing Fee	No Charge	Fee to process a payment, including a one-time payment.
Payoff Quote Fee	No Charge	Fee to prepare the payoff statement/demand, depending on the type of loan.
Prepayment Fee	See Loan Documents	Fee assessed when a loan is paid off in full before its scheduled maturity
Property Inspections	Initial Occupancy Inspection – $30/$20 per each additional unit Occupancy Follow-Up Inspections – $30/$20 per each additional unit First-Time Vacant Property Inspection (One time) – $45/$30 per each additional unit Follow-Up Vacant Property Inspections – $45/$30 per each additional unit Freddie Mac Interior Inspections - $45	Fee charged if we are required or deem it necessary to inspect the property to determine the condition and occupancy of the mortgaged property.
Property Preservation	Up to $5,000 (may vary by loan type, city/state, property lot size, grass height, etc.) Actual cost to register and comply with all VPR ordinance requirements (provide supporting documentations)	Fee for vacant property registration with the jurisdiction(s) where the property is located, and/or the cost to adequately maintain the vacant property.
Recasts	$500.00	Fee to process a request to a reamortization and modification of the principal and interest payment after a large principal payment (curtailment).
Insufficient Funds Fee (NSF)	$0-$30	Fee assessed when a bank returns a payment unpaid for any reason (such as insufficient funds in the account, uncollected funds, stopped payment, not properly endorsed, etc.)
Subordination	$250.00	Fee charged to review the required documents in order to approve and process a request to subordinate our loan to another loan.
Title Search and Report	Generally up to $600.00 for a full report (depending on the sales price and mortgage amount)	Fee to obtain (or update) a report relating to the state of title of the mortgaged property and any items that may affect that title (such as mortgages, liens, judgements, restrictions, easements, etc.)