

Residential Mortgage & Home Equity Loan Servicing Fee Schedule

Below is a listing of possible fees associated with a residential home mortgage or home equity loan that is serviced by Woori America Bank. Fees will only be charged for services that have actually been rendered in accordance with executed loan instruments and/or applicable law. Requests for a physical copy of the fee schedule should be mailed to Woori America Bank, 330 Fifth Avenue, 3rd Floor, New York, NY 10001.

Name of Fee	Amount Charged	Description
Non-Sufficient Funds (NSF)	\$35	Fee will be charged when a loan payment that is directed to be taken from a Woori America Bank account has insufficient funds to satisfy the payment amount.
Uncollected/ Returned/ Dishonored Check Fee (Per item returned)	\$35	Fee is assessed to any check received for payment that is returned unpaid for any reason.
ACH Loan Payment (Per request)	No Charge	No fee charged to directly withdraw a payment from a deposit account at another financial institution.
Incoming Wire Transfer Fee	No Charge	No fee charged for a loan payment received via incoming wire transfer.
Payment History	No Charge	No fee charged for 1 loan payment history per 12 month period. A copying fee will apply to additional payment history requests within that time period.
Loan Statement	\$10	Per Month
Copy	\$8	Per Document
Delivery (Mail/Courier)	Varies	Fee depends on type of delivery method requested.
Annual Maintenance Fee for Home Equity Line of Credit	\$50.00	Fee will be charged for each year of the draw period.
Appraisal Fee	Varies	Fee will be charged if an appraisal is ordered to determine the property's value. Fee varies by property. (An additional fee may be assessed depending on collateral type. E.g. a condo questionnaire fee for a condominium may be charged.)
Late Charge	2% per installment for properties located in NY; 5% per installment for others	Fee is assessed when a loan payment is received after the expiration of any applicable grace period..
Mortgage Recording Fees	Varies	Fee is for a government agency or county to record the sale of a property into the public records. This fee varies based on factors such as the county, debt instrument and number of pages to record.
Discharge/Satisfaction of Mortgage	Varies	Fee is charged by the county to release a lien on a property at the time of loan payoff. Fee varies by county.
Payoff Letters/Statements	No Charge	No fee charged for payoff letter/statement. (Applicable only for the first 4 requested within a calendar year.)
Assignment Fees	0.5% of the assigned balance plus applicable legal fees	Fee is assessed when Woori America Bank is asked to assign a mortgage to a third party.

<Note>

- 1) Broker Price opinion and Property inspection are not required by Woori America Bank
- 2) Residential Mortgage & Home Equity Loan is not subject to Prepayment Penalty
- 3) Legal fees for bankruptcy and foreclosure may vary depending on the nature and complexity of the work performed and therefore are not disclosed on this fee schedule. Attorneys fees charged in connection with a foreclosure action shall be for work actually performed and not exceed reasonable and customary fees for such work.