

LOAN FEE SCHEDULE Effective 7/1/2019

AUTO PAY

Authorization to automatically take payment from designated checking or savings account.

ONLINE BILL PAY

Payment received from your online account by your authorization.

SPEED PAY

A fee assessed when you make a payment by phone.

PAYOFF REQUEST

Mailed or Pick up
Expedited* (FHA loans)
Expedited* (Non-FHA Loans)
*Expedited-Payoff sent by fax or email

RETURNED ITEM FEE

Payment rejected from non-sufficient funds in your checking account.

RELEASE RECORDING FEE

Government entity charge that varies on the county in which the property is located.

PARTIAL RELEASE FEE

Release of lien on part of mortgaged property

ESCROW CANCELLATION FEE

Customer request to remove escrow payment from a qualifying loan.

FREE

FREE

\$9.00

FREE

\$5.00

\$25.00

\$32.00

\$150.00

\$218.00

LOAN PAYMENT MODIFICATION

(Recast) A request to adjust your loan payment due to a large principal payment.

HELOC LOCK CONVERSION FEE

Customer request to lock the rate on a portion of their qualifying HELOC.

PMI CANCELLATION REQUEST FEE

A request to cancel your Private Mortgage Insurance.

SHORT ANALYSIS FEE

Customer requests to analyze escrow account outside of set analysis date.

WIRE TRANSFER FEE

Outgoing

Receiving bank may have an incoming wire fee.

RESEARCH PER HOUR

COPIES PER PAGE

*For the first 3 pages

Per Page after the first 3 pages

SUBORDINATION REQUEST

External 1st Mortgage

Internal 1st Mortgage

RELEASE OF LIABILITY**

Conveyance of the terms and balance of an existing Mortgage.

**All request will need approval according to investor guidelines.

\$250.00

\$49.97

\$50.00

\$29.00

\$25.00

\$30.00

\$3.00*

\$0.30

\$250.00

FREE

\$150.00

LOCATIONS:

Buffalo | Decatur | Edwardsville | Fairview Heights | Jacksonville

Lincoln | Mt. Zion | Quincy | Springfield

Toll Free | 866.770.3100 • Solution Center | 217.787.3100

www.townandcountrybank.com • www.peoplesprosperitybank.com • www.mytcbmortgage.com

Like us on Facebook • Follow us on Twitter and Instagram