SunTrust
Standard Mortgage Servicing Fees

NOTE - Payoffs, Amortization Schedules, Escrow analyses, 1098s and other documents are available in the secure sign-on section (Logon to My Account) of the suntrust.com/mortgage website. Detailed loan information can be viewed, downloaded, and printed at no charge. Below is a list of fees charged on loans secured by homes in some or all states. If applicable law or the terms of your loan documents prohibit or restrict a fee, we do not charge such fee, or do so only in a manner consistent with applicable law and the terms of your loan documents.

Type	Description	Amount Charged
ARM Conversion	We assess this fee when you convert your adjustable rate mortgage to a fixed rate mortgage, and we review your request and prepare, print, and mail the new loan documents.	$250 or as outlined in the original Note and if permitted within the property state
Expedited Payoff Statement	A payoff statement is provided free of charge by regular mail; however, if the information is requested to be provided in an expedited manner, a fee will be assessed for providing expedited delivery of the requested information.	$5 to $15
Late (Delinquent) Payment	We assess this fee when your payment is not received within the time that is specified in your loan documents for assessment of a late payment charge.	Varies from state to state, and is based on terms of transaction documents. Fee amount may be determined by a percentage of the overdue amount of principal, interest, taxes and insurance; or of the principal and interest amount; or a flat fee amount.
Lien Release	We do not assess a fee for our services in connection with the release of a recorded lien.	$0
	Third Party Fees. We may charge you the amount paid for recording charges assessed by the local land record offices or charges actually paid to third parties including trustee fees for lien release or reconveyance services.	Varies according to local government recording charges, and any third party charges.
Non-Sufficient Funds	We assess this fee when a payment is rejected by your financial institution for any reason (such as insufficient funds in the account, account closed, etc.).	Up to $25
Partial Release	We assess this fee when we approve a request to release a portion of the property as security on the debt after reviewing your request and prepare the partial release. There is no fee for property released in eminent domain, right of way, or easement situation imposed on you by state or municipal government or utilities.	$200 if permitted within the property state
Qualifying Assumption	We assess this fee when your debt is assumed by another party following our review of your loan and when permitted under the terms of your contract, and we underwrite, prepare and process the necessary documents.	$300 to $900
	Third Party Fees. In addition to the above fee for our services, we may pass on to you charges for the amount paid for a flood certification, a property appraisal, title company document preparation fees and any applicable attorney or notary fees. You will also be charged fees by your closing agent for closing.	Fee amount is based on market price for such services in a particular state/locale.
Recast	We assess this fee (provided the recast request meets certain requirements) when you make a principal curtailment that is 10% or more of the unpaid principal balance, and we approve and fulfill your request that your monthly principal and interest payment be adjusted, with all other terms of the loan remaining the same.	$250
Simple Assumption	We assess this fee when you request a transfer of mortgaged property from one or more persons to another as part of a Simple Assumption. Examples would include a request from a borrower to remove a co-borrower's name from a loan following death or divorce, and we prepare and arrange for the execution of documents.	We no longer charge this fee effective 5/23/2016
Speedpay®	We assess this fee when you make a Speedpay® payment using an agent, automated phone system, or the Web.	We no longer charge this fee effective 5/23/2016
Subordination	No fee is charged for subordinating a SunTrust loan with an existing SunTrust mortgage loan. We assess this fee when a request is made by another lender to subordinate our lien position with theirs.	$200 if permitted within the property state

SunTrust
Mortgage Default Fees and Costs

NOTE - Below is a list of default fees and costs charged on loans secured by homes in some or all states. If applicable law or the terms of your loan documents prohibit or restrict a fee, we do not charge such fee, or do so only in a manner consistent with applicable law and the terms of your loan documents.

Type	Description	Amount Charged
Bankruptcy Costs		
Bankruptcy Fees [1]	Once a bankruptcy is filed, attorney fees and court cost may be incurred as part of the bankruptcy process.	$175 to $2,000 range.
Foreclosure Costs		
Attorney/Trustee Fees [1]	These are attorney fees incurred and assessed with respect to the foreclosure process. Trustee fees may be charged in non-judicial states.	$0 to $2,600 range.
Process Server [2,4]	We may have a process server who notifies all parties of interest of a legal action in accordance with appropriate legal standards.	$5 to $1,500 range.
Publication/Posting [2,5]	We may be required to advertise or publish notice of a foreclosure sale.	$5 to $3,060 per foreclosure action.
Health and Safety Costs		
Capping Gas, Water, Sewer, Electrical [2,3,6]	If the property is vacant and/or abandoned, we may cap gas, water, sewer lines and/or exposed electrical wires.	Based upon a bid by third party contractors.
Cleaning [2,3,6,7]	If the property is vacant and/or abandoned, we may have contractors provide cleaning services to address any health and/or safety issues. Services may include, but are not limited to, general cleaning, cleaning refrigerators, stand alone freezers, and toilets.	Based upon a bid by third party contractors.
Extermination & Pest Control Services, Termite Inspections and/or Treatment [2,3,6,7,8]	If the property is vacant and/or abandoned, we may coordinate fumigation by a professional extermination company. Services may include, but are not limited to, removal of vermin or other animals, termite inspection and/or treatment.	Based upon a bid by third party contractors.
Mold Remediation or Treatment [2,3,6,7,8]	If the property is vacant and/or abandoned, services may be provided to treat or remediate mold or mold related damage in an attempt to prevent further damage and/or deterioration of the property. Molds, fungus, mildew, and similar organisms may exist in the property of which the servicer is unaware and has no actual knowledge. No representation or warranty is made in regard to the effectiveness of any treatment or remediation action which may be taken.	Based upon a bid by third party contractors.
Inspection Costs		
Inspection [2,3,7,9]	Inspections are performed to determine the occupancy status and condition of the property.	$10 to $35 range per inspection.
Property Preservation Costs		
Damage Repairs [2,3,7,10]	If the property is vacant and/or abandoned, we may have a contractor conduct repairs to address and fix identified damages to a property or otherwise take measures to prevent further damage from occurring.	Based upon a bid by third party contractors.
Debris Removal/Personal Property/Vehicle Removal [2,3,7,11]	If the property is vacant and/or abandoned we may have contractors remove debris. Services may include, but are not limited to, the removal of hazardous or non-hazardous material, trash or personal property left behind (i.e. non-functioning appliances, abandoned automobiles, boats, motorcycles, recreational vehicles and trailers or personal property). [Note. Personal property is removed post sale in adherence to personal property state guidelines where applicable.]	Based upon a bid by third party contractors.
Lawn Care/Snow Removal [2,3,7,9]	If the property is vacant and/or abandoned, contractors may be retained to perform lawn care or snow removal. Services may include frequently watering, trimming shrubs and/or cutting the grass. Snow removal may include removing snow from the entry walk, porch and/or driveway.	$18 to $750 range per event.
Photos [2]	We may have contractors take photographs to document property condition and/or property preservation services performed.	$0 to $100 per event.
Plumbing, Electrical, Heating & Cooling System Maintenance & Repair [2,3,7,9,10]	If the property is vacant and/or abandoned, we may have contractors repair and/or maintain the systems on the property including the plumbing, electrical, heating and cooling systems.	Based upon a bid by third party contractors.
Securing In-Ground and Above Ground Pools, Spas, Jacuzzis and Hot Tubs [2,3,7,9,10]	If the property is discovered to be vacant and/or abandoned, contractors may secure pools, spas, Jacuzzis and/or hot tubs. Services may include but are not limited to securing, covering, draining, disassembling, chlorinating and/or boarding.	$35 to $2,000 range per event.
Securing the Property [2,3,7,9,10,12]	If the property is discovered to be vacant and/or abandoned, contractors may be hired to secure the property. Services may include, but are not limited to, an initial secure of the property, re-keying locks, and securing doors; installing slide bolts, locks, barrel bolts, deadbolts and padlocks; installing security doors with padlocks; and/or boarding or bracing garage doors or windows.	$5 to $2,000 per event.
Utilities [13]	If the property is vacant and/or abandoned, we may make water, electric and/or gas utility payments directly to the utility company and charge against the loan at the same amount.	Based upon local utility rates.
Winterize/De- Winterize [2,3,7,9,10]	If the property is vacant and/or abandoned, steps may be taken to protect the property from winter elements. Services may include, but are not limited to, draining plumbing and heating systems, maintaining water services to houses where a community water service is involved, and/or turning off water supply to the property, etc., and may include the use of air pressure and/or adding anti-freeze to prevent freeze- ups.	$25 to $350 range per event.
Title Costs		
Title Services [2,7,9]	This is the fee for the title search, abstract of title, or title report. These products are utilized by the trustee/foreclosure attorney or servicer as part of certain loss mitigation processes and/or default event. The fee may be based on unpaid principal balance (UPB).	$100 to $1,600 range per event.
Title Update Report [2,7,9]	The trustee/foreclosure attorney may order a continuation of title report to use as a basis for securitizing title and to identify persons with an interest in the property.	$100 to $1,600 range per event.
Valuation Costs		
Automated Valuation Model (AVM) [2,7,9]	We may determine the estimated market value of the property by using statistical data pertaining to the area where the property is located.	$10 to $150 range per event.
Broker Price Opinion (BPO) [2,7,9]	We ask brokers or other qualified individuals to provide an estimate of the market value of property.	$30 to $300 range per event.
Full Appraisal [2,3,7,9]	We ask appraisers for an appraisal of fair market value based on an inspection of the interior and/or exterior of a property. [Note. Fee in AK and HI is based on quote only.]	$75 to $1,000 range per event.

Disclaimers
1 Cost represents the actual amount charged by the attorney or trustee for work performed. Attorney/Trustee fees may vary based on factors such as the legal rates in an area, amount of time spent on a matter, and issues raised during the process. Under circumstances such as if a matter is contested, multiple filing are involved, or objections to plans occur, costs may exceed the high end of the indicated range. [Note. Costs associated with court filings, court costs or other administrative or direct pass through expenses that may be assessed by the courts, are not included in this range.]
2 Cost is based on the market price for such services in a particular state/locale.
3 Costs may exceed the high end of the indicated range due to unusual circumstances such as nonconforming properties, proposed construction, beach and canyon locations, uncommonly large gross living areas and over-improvements.
4 Based on the circumstances, including but not limited to, local rates, the number of interested parties to be served and the difficulty of achieving service (i.e. if a party is avoiding servicer, is difficult to locate or distant from the forum), costs may vary or exceed the high end of the indicated range.
5 Costs may vary or exceed the high end of the indicated range, depending on the circumstances, including but not limited to, applicable publication requirements, length of notice, length of advertisement, number of publications required, and cost of advertising.
6 Amounts may vary considerably based on the nature of the work performed, condition, size and/or location of the property. Costs may exceed the high end of the indicated range under unusual circumstances, including but not limited to, emergency services, extensive landscaping, or local ordinance requirements.
7 An additional charge may apply if the service is performed on a rush basis or ongoing maintenance is required.
8 Costs may vary considerably based on the circumstances, including but not limited to the nature and extent of the infestation or contamination, work performed, services provided, and/or local ordinance requirements.
9 Costs may vary considerably based on circumstances, such as condition, size and/or location (or accessibility) of the property or systems on the property.
10 Costs may vary considerably based on circumstances, such as the nature or extent of any damage, and/or local ordinance requirements.
11 Amounts may vary considerably based on circumstances such as the amount of personal property, condition, and location of the property.
12 Under extraordinary circumstances fees may include a per hour charge for waiting time.
13 Amounts may vary considerably based on utility rates and/or usage. Costs are based on actual utility company billing and are passed through to the borrower.
Default Fees and Costs v.6.20