

NOTE – Payoffs, Amortization Schedules, Escrow analyses, 1098s and other documents are available at truist.com/myhomeloan in the secure sign-on section. Detailed loan information can be viewed, downloaded, and printed there at no charge.

Type	Description	Amount charged
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.	2% of the principal and interest payment, except for certain government-insured loans that may range up to 4% of the total payment.
Lien Release Costs	We do not assess a fee for our services in connection with the release of a recorded lien. We may charge you the amount paid for recording charges assessed by the local land record offices.	Varies according to local governments.
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.).	\$20
Consolidation Extension  Modification Agreement (CEMA)	A fee assessed to administer a request from the borrower to refinance a loan with another lender using the CEMA process.	\$500 to \$750
Recording Costs	Costs charged by local governments to record documents.	Varies according to local governments.