

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. |