



Residential Mortgage & Home Equity Loan Servicing Fee Schedule

Per NYS Law Section 419.5, below is a listing of possible fees associated with a residential home mortgage or home equity loan that is serviced by Orange Bank & Trust Company. 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: Orange Bank & Trust Company, 212 Dolson Ave, Middletown, NY 10940.

Name of Fee	Amount Charged	Description
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% of Principal & Interest payment due	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.
Real Property Tax Service Fee	\$165.00	A one-time charge for ongoing real estate tax monitoring.
Modification Agreement Fee	2% of Principal Balance (+ third party fees)	Fee is assessed when borrower requests to modify their existing Mortgage with OBTC.
Subordination Agreement Fee	Cost of Attorney Review	You would be expected to pay the actual cost of our attorney review of the document.
Partial Release of Mortgaged Premises	Cost of Attorney Review	You would be expected to pay the actual cost of our attorney review of the document.
Partial Release of Mortgaged Premises and Spreader Agreement	Cost of Attorney Review	You would be expected to pay the actual cost of our attorney review of the document.
Release of Borrower Fee	Cost of Attorney Review	You would be expected to pay the actual cost of our attorney review of the document.
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.

Please Note: This list may not include all fees that may be charged for services rendered. Additional fees could be charged if you utilize services not listed above, or in special circumstances, such as in the event of bankruptcy or foreclosure. Fees are subject to change at any time.



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Name of Fee	Amount Charged	Description
Title Search Fees	Varies	Fee charged as a result of performing a title search.
Litigation Fees and Costs	Varies	Fees charged as a result of litigating a claim against a borrower
Attorney Fees and Costs	Varies	Fee charged to compensate attorney for services rendered.
Non-Sufficient Funds (NSF)	No Charge	Fees assessed when a payment is rejected by your bank upon second presentment.
Prepayment Fee	Varies per term on the note	Fee that may be required, based on the loan documents, if you prepay your loan.
Property Inspection Fee	Varies	Fee charged if we are required to determine the condition of your property.
Expedited Documentation Fee	Varies	Fee charged when a document is prepared and sent via certified mail to the borrower or an authorized third-party.

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