

FOREST PARK BANK CONSUMER LOAN FEE SCHEDULE

REAL ESTATE SECURED LOANS:		
<i>Fees shown on this chart are paid by the borrower at the time of closing. Third party charges including but not limited to appraisal, credit report, title and recording may be incurred and will be charged to the borrower at closing as applicable.</i>		
PORTFOLIO ARM (first lien purchase and refinance mortgages)		
Processing Fee	\$495	
CORRESPONDENT MORTGAGES (first lien purchase and refinance mortgages)		
Processing Fee	\$1,295	
HOME EQUITY LOAN (second lien ARM)		
Processing Fee	\$295	
BRIDGE LOANS		
Processing Fee	.50%	Fee charged based on loan amount
Payoff fees for ARM mortgages and Bridge Loans		
Payoff Letter	\$25	
Release Deed Preparation	\$50	
HELOCS		
Processing Fee	\$0	No processing fee charged to open a HELOC
Annual Fee	\$50	Charged annually after the first year
Early Termination Fee: If account is closed sooner than 36 months after it is opened, any fees we paid to third parties on borrower behalf must be repaid.	\$375-\$800	Appraisal Fee
	\$100-\$200	Credit Report
	\$16	Flood Certification
	\$94	Tax Servicing Fee
	\$50-\$1,000	Title Services Fees
	\$76-\$214	Recording Fees
Returned Payment Fee	\$34	Charged if a check for a loan payment is returned to us for non-sufficient funds.
Stop Payment Fee	\$30	At the time a stop payment is requested
Returned Credit Line Check Fee	\$34	Due if a check is drawn on a HELOC in an amount that causes the amount owed to exceed the Credit Limit.
SUBORDINATIONS		
Subordination Requests	\$150	
First Revision	\$0	
All Subsequent Revision Requests	\$25	
OTHER CONSUMER LOANS:		
VEHICLE		
Processing	\$99	
Collateral Insurance Fee	\$18	
MARKETABLE SECURITIES, CD SECURED AND UNSECURED		
Processing	\$99	
Goal Line Loan	\$0	No processing fee

