

FEE TYPE	FEE- COST	DESCRIPTION
SUBORDINATION	\$300	This fee is charged for the subordination of a lien.
RELEASE FEE	IN COMPLIANCE W/STATE GUIDELINES	This fee is charged for the release of a lien. Fee dependent on state guidelines.
Insufficient Funds Check (NSF)	\$15 - \$25	A fee will be charged for the return of a check for insufficient funds. Amount not to exceed state and regulatory limitations.
DUPLICATE RELEASE OF LIEN	\$50	A fee will be charged for a duplicate copy of a release of lien.
LATE FEE	IN COMPLIANCE W/STATE GUIDELINES	A fee will be charged for a late payment according to the terms of the note and Investor's agreement. Amount charged not to exceed state and regulatory limitations
PAY BY PHONE FEE	\$8.75	A fee will be charged for any payment made over the phone. Fee based on WU schedule
Short Sale Closing Date Extension Fee	\$250 /week	Weekly fee* charged after three (3) prior closing date extension requests have been granted within 6 months of initial Short Sale package completion.
Prepayment Fee	\$0	No fee will be charged for Prepayment of Loan balance.

The above is a list of fees that borrowers may be charged depending on their loan documents, use of various services provided by Franklin Credit, and applicable laws and regulations. Our monthly statement notifies borrowers of most fees, and offers a customer relations phone number where further information can be obtained.

*Short Sales that are subject to government programs, involve bankruptcy processes, or are within states that disallow such fees, are exempt from this fee.

For questions about fees, borrowers may contact: **Franklin Credit's Customer Relations Department at 888-327-9900**