

FIGURE

SERVICING FEE SCHEDULE

The following fee schedule provides general information regarding common, non-state specific fees and costs that may be charged in connection with the servicing of your Home Equity Line of Credit, Home Equity Loan, or Figure Mortgage Refinance. This schedule is provided for informational purposes only and fees are subject to change.

Fee Type	Description	Amount ¹
Late Charge Fee	Fee charged for payments received after the due date and expiration of any applicable grace period.	Up to 5% of the principal and interest payment due or the max amount permitted by state law
NSF or Returned Check Fee	Fee charged when a payment is rejected by your bank.	\$0
Subordination Fee (HELOC and HELOAN only)	Fee charged for Figure voluntarily agreeing to change its lien position so that it is junior to another lien on the property. This fee is charged for the preparation and processing of documents needed to complete the process.	\$300
Release Recording Fee ²	Fee charged by the county clerk to record a lien release or satisfaction of mortgage. Exact amount varies by county.	\$0–\$220.00
Prepayment Fee	Fee that may be charged if the loan is paid off earlier than expected.	\$0
Broker Price Opinion (HELOC only)	Cost of verifying property value to support additional draw eligibility	\$0-\$180.00

¹The maximum allowable fee varies according to state law and will not exceed limits set by the state where your property is located.

²Recording fees vary from each state and county and are assessed by the clerk of the county where your property is located. Recording fee will be charged only where permitted by applicable state law.