

YOUR INFORMATIONAL GUIDE TO

CHASE HOME LENDING ACCOUNTS

This guide contains information on the free services, costs and fees associated with Chase mortgage and home equity accounts.

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MORTGAGE FREE SERVICES, FEES AND COSTS

This page shows the common services, fees and costs associated with your mortgage account. As our customer, you don't have to pay for many services that can help you manage your mortgage loan. We may charge other fees and costs that are not listed here.

	DESCRIPTION	AMOUNT (MIN-MAX) ¹
FREE SERVICES		
Making a Payment	Paying your mortgage online, by mail or by phone. Visit chase.com/WaysToPay for all the free, convenient ways to make your payment.	\$0
Payoff Quote	Preparing a payoff statement. Visit chase.com/payoff or call our automated service at 1-877-505-2894 to request a quote.	\$0
Document Request	Copies of your loan documents or loan history.	\$0
Mortgage Verification	Verify your mortgage.	\$0
Amortization Schedule	Copies of the amortization schedule for the remainder of your loan.	\$0
Recast Modification	If you make a large principal balance reduction and we agree to modify your loan so you can lower your monthly payments. Your account must be in good standing.	\$0
Flood Title Certification	If we are asked to verify the flood zone status of a property.	\$0
Escrow Analysis	We will provide an escrow analysis on an annual basis. Additional analysis are available upon request to review for changes in your property tax valuation or insurance premiums which may change your monthly payment.	\$0
Subordination	When we agree to allow our mortgage or deed of trust to be behind that of another lender.	\$0
Assumption	If we update the individuals legally responsible for repaying the loan.	\$0

FEES		
Mortgage Late Fee	Charged when a scheduled payment isn't received by the due date or end of the grace period. To avoid this fee , visit chase.com/WaysToPay to see how you can make your mortgage payment for free in many convenient ways.	This amount is listed on your monthly statement. It's based on your loan amount, property location and rates found in your agreement.
Non-Sufficient Funds (NSF)	Charged when a payment is returned due to not having enough money available in an account or your financial institution doesn't honor the payment.	\$0-\$25

COSTS		
Full Appraisal	If we hire an appraiser to determine fair market value of your property.	\$470-\$1,220
Broker Price Opinion	If we hire a licensed real estate broker to provide an opinion of market value.	\$78-\$110
Recording	When the county recorder charges a cost for the recording of the mortgage or deed to secure our loan and the document to release the lien once the loan is paid off, as allowed by applicable law.	Cost set by county recorders or local laws
Partial Release/ Land Transaction	If there is a request made to release part of the collateral from our mortgage or for any other requests to modify the collateral in any other way (Example: adding collateral, lot line adjustments, easements etc.).	\$50-\$300

¹Amounts may vary depending on the service, location, timing and any investor or legal requirements.

If you're seeking mortgage assistance, visit chase.com/MortgageAssistance to find the information you need to apply for help.

HOME EQUITY FREE SERVICES AND FEES

This page shows the common services, fees and costs associated with your home equity account. As our customer, you don't have to pay for many services that can help you manage your account. We may charge other fees and costs that are not listed here.

	DESCRIPTION	AMOUNT (MIN-MAX) ¹
FREE SERVICES		
Making a Payment	Paying your mortgage online, by mail or by phone. Visit chase.com/WaysToPay for all the free, convenient ways to make your payment.	\$0
Payoff Quote	Preparing a payoff statement. Call our automated service at 1-877-505-2894 to request a quote.	\$0
Over the Limit	Exceeding the credit amount for a home equity line of credit.	\$0
Prepayment Penalty	Closing the line of credit within 36 months from the date it is opened.	\$0
Stop Payment	When a stop payment is requested on a line of credit check.	\$0

FEES		
Home Equity Late Fee	Charged when a scheduled payment isn't received by the due date or end of the grace period. To avoid this fee, visit chase.com/WaysToPay to see how you can make your home equity payment for free in many convenient ways.	\$25 or as determined in the home equity loan/line documents
Non-Sufficient Funds (NSF)	Charged when a payment is returned due to not having enough money available in an account or your financial institution doesn't honor the payment.	\$0-\$25
Annual Fee	Charged annually during the line of credit draw period, beginning on the first anniversary date.	\$0-\$50 depending on individual program and terms in the home equity loan/line documents

COSTS		
Recording	When the county recorder charges a cost for the recording of the mortgage or deed to secure our loan and the document to release the lien once the loan is paid off as allowed by applicable law.	Cost set by county recorders or local laws