



Lakeside Bank

It's about time.®

Commercial ORIGINATION and LOAN SERVICING FEES

Type of Fee	Cost	Fee Disclosed - Label	Fee on Invoice - Label
Late Payment Fees: Charged when a mortgage payment is not received by the due date or within the grace period.	5% of delinquent payment amount	Late Charge	Late Charge
Subordination Fees: Fees for processing requests to subordinate the loan to another loan.	\$200.00		Subordination Fee
Appraisal or Valuation Fees: Fees for determining the current fair market value of the property.	500.00 - \$1500.00		
Prepayment Penalties: Fees for paying off the loan before a pre-determined date. HELOC	N/A	\$500.00 early termination fee	
Partial Release Fees: Fees for processing the release of a portion of the mortgaged property.	\$350.00		Partial Release Fee
Property Inspection Fees: Fees for property inspections. THIRD PARTY - CONSTRUCTION	\$250.00 - \$500.00	Inspection Fee	Inspection Fee
Corporate Advance Fees: Fees for services paid by the servicer on behalf of the borrower, such as property inspections or legal fees. THIRD PARTY- CONSTRUCTION	\$250.00 - \$500.00	Inspection Fee	Inspection Fee
Mortgage Recast Fees: Charges for recalculating the mortgage payment schedule after a significant principal payment.	\$875.00 - \$1,000.00		Mortgage Payment Recast Fee

MORTGAGE ORIGINATION FEES - ESTIMATES

Valuation Fees: Fees for property valuations, which may be required for PMI cancellation or other servicing activities. On LE and CD	550-1500	Appraisal Fee	Listed on Loan Estimate and Closing Disclosure
Appraisal or Valuation Fees: Fees for determining the current fair market value of the property. On LE and CD	550-1500	Appraisal Fee	Listed on Loan Estimate and Closing Disclosure

ALL FEES SUBJECT TO CHANGE please contact Customer Service for most current fees: CONTACT: (312) 435-5100

PREPARED: 03.26.2025 LB