

BANK OF HOLLAND
Schedule of Consumer/Residential Loan Fees

FEE	EXPLANATION	AMOUNT
Late Charge * Consumer Installment ** Residential Mortgage (monthly payment) and Home Equity Line of Credit *** Residential Mortgage (biweekly payment)	An additional charge that borrower is required to pay as a penalty for failing to make payment on time	*5.00% of the unpaid payment amount or \$5.00, whichever is less after 10 days. ** 2.00% of overdue payment of principle and interest after 15 days *** 2.00% of overdue payment of principal and interest after 10 days
Discharge Fee	Release of lien on real estate	County Charge at time of discharging
Payoff Statement	Letter stating payoff amount as of a Certain date	No charge
Amortization Schedule	Customer requests an amortization schedule	No charge
Forced placed insurance	A fee assessed in addition to charge for forced placed insurance on security for a loan that has elapsed	Fee charge disclosed in letter form to customer when alerting them insurance has elapsed and is required.
Check return fee for payment	Check used for making payment was returned to us for Non Sufficient Funds "NSF" therefore payment made with check is reversed	\$20.00

Fee Schedule does not contain all fees that may be charged such as attorney's fees and litigation fees that vary with the nature of the work performed.

Effective 12/15/2011