

EXHIBIT B

SERVICING FEE

The following additional terms apply to the payment of Servicing Fees:

1. The Servicing Fees may be amended and supplemented from time to time with the mutual written consent of the parties;
2. The Servicing Fee shall apply during any Interim Servicing Period and is not prorated;
3. Remittances are provided once monthly and paid via ACH unless otherwise agreed upon;
4. Servicing and De-Boarding Fees to be paid in full prior to scheduling Service Release;
5. All loan, wire, and non-standard banking expenses are passed through to Investor;
6. Servicer reserves the right to increase all stated fees by the greater of 3% or CPI annually, effective upon the agreement’s anniversary,
7. All written correspondence (Including, but not exclusive of, payment plans, modifications, settlement offers, loss mitigation solicitations, etc) to Borrowers must be sent using SNSC Letterhead through the Eureka office. All costs, expenses, and penalties associated with violations of this practice or any other RESPA, state, or Federal regulations shall be paid by the Investor. A minimum of \$50 will be assessed for each independent violation for any willful or repeated violation;
8. SN Executive or Legal Representation in court proceedings will be billed in one hour increments at \$195 per hour for travel and court time.
9. A 1.5% late fee will be assessed each month for all outstanding balances not paid within 30 days of remittance or as allowable by law;
10. All Ancillary Cash flows are retained by Servicer including (but not exclusive of) late charges, Principal\Interest\Escrow Float, Servicing Activity fees, prepayment fees, Pay by phone, and prior servicer fees. SN Assessed Late Charges are due in full at time of loan de-boarding or disposition; and
11. Upon SN Servicing Corporation’s request to Investor for Lien Releases, Investor must provide the Original Note, Recorded Mortgage, and full Assignment chain within precise timelines to meet regulatory requirements. These must be the original documents. Failure to provide required documentation within those timelines will result in the assessment of a \$250 fee. Investor will also be responsible to pay all penalties levied upon Servicer and all associated legal costs to defend any violation where Investor failed to provide required documentation within the necessary timelines;
12. For clients with fewer than 10 loans, remittance reports will be delivered by the close of the following month. Payment for negative remittances shall be made within 5 business days from the delivery of the reports. Reporting may be scheduled quarterly and a reserve of 3 months estimated Servicing Fees and FPI (if applicable) shall be funded and maintained in the collections accounts to cover anticipated negative remittances during that timeframe.

SERVICING FEES:

Mortgage Loan Set Up Fees:

Equal to one month’s total Servicing Fees based on boarding status.*

BK and FC Setup fees will also apply for previously NLS (No Legal Status) loans entering BK or FC.

Servicing file conversion from paper to image \$0.20 per page

*Additional Collateral Review Fees will apply for non-standard setups upon approval.

Monthly Servicing Fee per Serviced Asset per month:

	Loan Count*	1-24	25-249	250-999	1,000+
Performing Loans (0-29 Days Past Due)		\$35.00	\$30.00	\$27.50	\$25.00
Delinquent Loans (30+ Days Past Due)		\$79.00	\$75.00	\$69.00	\$69.00
Foreclosure, Bankruptcy, REO		\$89.00	\$85.00	\$80.00	\$79.00
Charged-off Loan (Monthly servicing fees do not apply to Charged-off Assets)					40% of all cash collected
Escrow\Adjustable Rate Mortgage\HELOC \ Partial Loans					\$6.50 Additional
GSE or special Loan Servicing Fee (VA,FHA,USDA, CABRE etc) or Loans requiring quarterly HUD or other special reporting					\$6.50 Additional

*Based on total loan count as of the last day of the month.

Default Resolution Fees (Re-performance Measures*):

	Loan Count	1-24	25-249	250-999	1,000+	
Reinstatements (Loan Paid Current from >= 60 days past due), Modification or Payment Plan ¹		2.25%	2.00%	1.75%	1.50%	of UPB

Minimum Resolution Fee- \$500, Max \$2,000

¹Three monthly payments collected in 3 months on a loan >=60 days past due

*Maximum one resolution fee per loan for every 6 months. If reinstatement occurs after repayment plan, the difference between the two fees will be assessed upon reinstatement. Fees will be assessed if an approval or denial (and appropriate reason for denial) has not been provided by Investor within 30 days of the initial Servicer request.

Disposition Fees - Property Liquidations

	Loan Count	1-24	25-249	250-999	1,000+	
Short Sales, Payoffs, REO Sale, or Satisfaction of debt		2.50%	2.50%	2.00%	1.75%	of Net Proceeds
3rd Party Sale, Short Payoff		2.50%	2.25%	1.75%	1.50%	of Net Proceeds
Deed in Lieu (DIL)*		2.50%	2.00%	1.50%	1.25%	of UPB
Contract for Deed (CFD) Cancellations		\$500	\$450	\$400	\$350	

Minimum Disposition Fee \$500, Max \$2,000

*If DIL, the difference between the DIL fee and the final disposition fee will be charged upon final disposition.

De-Boarding Fee per Loan

	Loan Count	1-24	25-999	1,000+	
Service Transfer to another servicer		\$50	\$40	\$35	
Within 12 months of boarding		\$200	\$150	\$125	
Charge-off				\$40.00 per asset	
FC Completion and REO De-board (Applicable when loan is managed through FC to REO and subsequently de-boarded)				Equivalent to REO Sale Fee	

Investor and System Access Fees:

Investor Set-up Fee	\$250 per investor (one time)
Investor \ Bank Account Fee:*	\$150 per month per investor

*N/A if using Web reporting and no dedicated bank accounts are required

Remittance Fee (Per investor being reported separately):

Daily Remittance Fee (if applicable)	\$250 per month
Weekly Remittance Fee (if applicable)	\$150 per month
Monthly Remittance	No additional charge

File Preparation Fees*:

Tax service set-up, tax certification, flood certificate, transfer or purchase	\$30.00 each
MERS and Assignment Prep	\$40.00 each
HHF, MI, Hazard, FHA, HAMP or other Insurance Claim (per claim)	5% of claim, Min \$1,000
Power of Attorney (If no corporate signing authority is provided)	\$20.00
Tax research (out of cycle)	\$20.00

*These are setup fees only. Actual service costs vary and are a pass-thru expense.

Proof of Claim (POC)	\$250 each
Special reporting, collateral file cleanup, collateral review, account reconciliations, Investor Questionnaire, QWR Response, due diligence, BK Reconciliations, or manual boarding from documents	\$95 per hour in 1hour increments