

### DocuTech Late Fee Matrix

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**Note:** The amounts set forth below are generic for purposes of complying with Fannie Mae requirements. State law may provide for greater amounts or terms.

State	Loan Type	Loan Amount	Loan Term	Days Late	Percent	Min	Max
Nationwide	FHA/VA	N/A	N/A	15	4%*	N/A	State specific
<i>DocuTech does not provide late fee defaults for precomputed loans</i>							
Alabama	N/A	N/A	N/A	15	5%	N/A	\$100.00
Alaska	N/A	N/A	N/A	15	5%	N/A	N/A
	Installment Loans	<=\$10,000	<7 yrs.	15	5%	N/A	\$15.00
	Small Loan Act	<\$25,000	N/A	15	5%	N/A	\$25.00
Arizona	N/A	N/A	N/A	15	5%	N/A	N/A
<i>DocuTech does not provide late fee defaults for loans made under the Arizona Installment Loan Act</i>							
Arkansas	N/A	N/A	N/A	15	5%	N/A	N/A
California	N/A	N/A	N/A	15	5%	N/A	N/A
Colorado	N/A	N/A	N/A	15	5%	N/A	N/A
Connecticut	N/A	N/A	N/A	15	5%	N/A	N/A
D.C.	N/A	N/A	N/A	15	5%	N/A	N/A
Delaware	N/A	N/A	N/A	15	5%	N/A	N/A
Florida	N/A	N/A	N/A	15	5%	N/A	N/A
<i>DocuTech does not provide late fee defaults for loans made under the Florida Consumer Finance Act</i>							
Georgia	N/A	N/A	N/A	15	5%	N/A	N/A
Hawaii	N/A	N/A	N/A	15	5%	N/A	N/A
Idaho	N/A	N/A	N/A	15	5%	N/A	N/A
Illinois	N/A	N/A	N/A	15	5%	N/A	N/A
Indiana	First Lien	N/A	N/A	15	5%	N/A	N/A
	Second Lien	N/A	N/A	15	5%	N/A	\$17.50
Iowa	First Lien	N/A	N/A	15	5%	N/A	N/A
	Second Lien	N/A	N/A	15	5%	N/A	\$15
	HELOC	N/A	N/A	15	5%	N/A	\$15
Kansas	N/A	N/A	N/A	15	5%	N/A	N/A
	Uniform Commerical Credit Code (UCCC)	N/A	N/A	15	5%	N/A	\$25.00
Kentucky	N/A	>\$15,000	N/A	15	5%	N/A	N/A
	Cons. Loan Act	<=\$15,000	N/A	15	2%	N/A	N/A
Louisiana	N/A	N/A	N/A	15	5%	N/A	N/A
	HELOC	N/A	N/A	15	5%	N/A	\$15.00
Maine	First Lien	N/A	N/A	15	5%	N/A	N/A
	Second Lien	N/A	N/A	15	5%	N/A	\$10.00
Maryland	N/A	N/A	N/A	15	5%	N/A	N/A
Massachusetts	N/A	N/A	N/A	15	3%	N/A	N/A
Michigan	N/A	N/A	N/A	15	5%	N/A	N/A
Minnesota	N/A	N/A	N/A	15	5%	N/A	N/A
Mississippi	N/A	N/A	N/A	15	4%	N/A	N/A
	N/A	<=\$100,000.00	<5 yrs.	15	4%	N/A	\$50.00
Missouri	First Lien	N/A	N/A	15	5%	N/A	N/A
	Second lien	N/A	N/A	15	5%	N/A	\$50.00
Montana	N/A	N/A	N/A	15	5%	N/A	N/A
<i>DocuTech does not provide late fee defaults for loans made under the Montana Consumer Loan Act</i>							
Nebraska	N/A	N/A	N/A	15	5%	N/A	N/A
Nevada	N/A	N/A	N/A	15	5%	N/A	N/A
New Hampshire	N/A	N/A	N/A	15	5%	N/A	N/A
New Jersey	N/A	N/A	N/A	15	5%	N/A	N/A
New Mexico	N/A	N/A	N/A	15	5%	N/A	N/A
New York	N/A	N/A	N/A	15	2%	N/A	N/A
North Carolina	N/A	N/A	N/A	15	4%	N/A	N/A
	HELOC	<\$100.00	N/A	30	N/A	N/A	\$5.00
	HELOC	>=\$100.00	N/A	30	N/A	N/A	\$10.00
North Dakota	N/A	N/A	N/A	15	5%	N/A	N/A
Ohio	N/A	N/A	N/A	15	5%	N/A	N/A
Oklahoma	N/A	N/A	N/A	15	5%	N/A	N/A
	Consumer Loan	N/A	APR >13%	15	5%	\$5.00	\$23.00
Oregon	N/A	N/A	N/A	15	5%	N/A	N/A
<i>DocuTech does not provide late fee defaults for loans made under the Oregon Consumer Finance Act</i>							
Pennsylvania	N/A	N/A	N/A	15	5%	N/A	N/A
Rhode Island	N/A	N/A	N/A	15	5%	N/A	N/A
South Carolina	N/A	N/A	N/A	15	5%	N/A	N/A
<i>DocuTech does not provide late fee defaults for loans made under the South Carolina Consumer Protection Code</i>							
South Dakota	N/A	N/A	N/A	15	5%	N/A	N/A
Tennessee	N/A	N/A	N/A	15	5%	N/A	N/A
<i>DocuTech does not provide late fee defaults for loans made under the Tennessee Industrial Loan and Thrift Company Act</i>							
Texas	N/A	N/A	N/A	15	5%	N/A	N/A
Utah	N/A	N/A	N/A	15	5%	N/A	N/A

<u>State</u>	<u>Loan Type</u>	<u>Loan Amount</u>	<u>Loan Term</u>	<u>Days Late</u>	<u>Percent</u>	<u>Min</u>	<u>Max</u>
Vermont	N/A	N/A	N/A	15	5%	N/A	N/A
Virginia	N/A	N/A	N/A	15	5%	N/A	N/A
Washington	N/A	N/A	N/A	15	5%	N/A	N/A
West Virginia	N/A	N/A	N/A	15	5%	N/A	\$15.00
Wisconsin	N/A	N/A	N/A	15	5%	N/A	N/A
<i>DocuTech does not provide late fee defaults for loans made under the Wisconsin Consumer Act</i>							
Wyoming	N/A	N/A	N/A	15	5%	N/A	N/A

\* Unless State law provides for a lower rate

**Last Updated:** July 1, 2011