

*For Internal Use Only and not to be Construed as Legal Advice*

**ALABAMA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

**NATIONSTAR MORTGAGE DOES NOT  
ORIGINATE  
LOANS IN ALABAMA**

**ARIZONA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Must disclose to customers if interest will be earned.
Frequency of Interest Rate Changes	Nationstar Mortgage Standard
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	Prohibited
Miscellaneous	Must use GAAP for accounting. Separate accounts per FDIC.
Miscellaneous	
Miscellaneous	

**Note:**

**ARKANSAS ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**CALIFORNIA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

FEES	EXPLANATION
Interest Rate Required on Impounds	2%
Frequency of Interest Rate Changes	Nationstar Mortgage Standard
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Unless otherwise agreed, the lender must refund any amount in excess within 30 days
Shortage Notification	Lender must give an escrow analysis 30 days prior to increasing monthly payments
Annual Service Charge	Maintenance fees are allowed as long as the interest will be 2% net.
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	Interest credit annually or upon termination
Miscellaneous	Escrow statements by request: 1 free per calendar year, \$0.50 per statement if requesting several months or years. \$1.00 if requesting a single cumulative statement.
Miscellaneous	

**Note:**

Revised 05/25/06

**COLORADO ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	State maximum is 3 months. 2 months – Nationstar Mortgage Standard.
Overage Notification	Must refund any excess by May 20th
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Notice within 20 days of transfer
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**CONNECTICUT ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	2.4%
Frequency of Interest Rate Changes	January 1st of each year
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	If insufficient, lender must pay taxes/insurance. Borrower allowed to repay over 12 months with no interest charged.
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**DELAWARE ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

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**DISTRICT OF COLUMBIA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

**NATIONSTAR MORTGAGE DOES NOT  
ORIGINATE  
LOANS IN THE DISTRICT OF COLUMBIA**

**FLORIDA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Notice no later than 15 days prior to bills becoming due.
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**GEORGIA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**IDAHO ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	Lender may charge for extra escrow statements.
Miscellaneous	
Miscellaneous	

**Note:**

**ILLINOIS ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	Max 150% of annual assessment
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Analysis must be sent 30 days prior to any change in monthly payments
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	No
Escrow Terminated by Customer	May be terminated once loan is reduced to 65 LTV so as long as no default
Miscellaneous	Borrower has option of establishing an escrow account or pledging a time deposit account (CD).
Miscellaneous	Lender must mail to the borrower a copy of any notice with a change or revision of assignment within 15 days of receipt.
Miscellaneous	Lender must notify borrower once loan reaches 65 CLTV.

**Note:**

Revised 05/25/06

**INDIANA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**IOWA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Interest calculated daily – passbook savings rate
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**KANSAS ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	The lender who acquires servicing must provide annual statement by February 15th.
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**KENTUCKY ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Interest is not required, but any interest earned belongs to borrower.
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Administrative fees may be taken from interest only.
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	If lender places escrow monies in an interest bearing account, it may not retain any interest.
Miscellaneous	
Miscellaneous	

**Note:**

**LOUISIANA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**MAINE ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	3% to be paid quarterly
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Maintenance fees prohibited
Tax Service Fee Allowed	Prohibited
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	Escrow Interest – a notice must be sent to borrowers annually indicating the amount of interest earned.
Miscellaneous	
Miscellaneous	

**Note:**

**MARYLAND ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	3%
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Borrower given choices; if no answer within 60 days, lender must refund to borrower. See note below.
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Prohibited
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	Notice on interest earned must be sent to borrower. Interest is calculated on a monthly average balance and credited annually
Miscellaneous	NOTE: Choices to borrower are: 1. Refund; 2. Excess remain in escrow; 3. Excess to principal/interest; notice sent annually.
Miscellaneous	

**Note:**

**MASSACHUSETTS ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Required – Determined by Nationstar Mortgage
Frequency of Interest Rate Changes	Determined by Nationstar Mortgage Annually
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**MICHIGAN ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**MINNESOTA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Give choice of refund or apply to principal/interest
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Prohibited
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	Lender must permit discontinuance of escrow by 7th anniversary of the date of the mortgage, unless the borrower has been 30 days delinquent in previous 12 months. Must provide notice to borrower.
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**MISSISSIPPI ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**MISSOURI ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Nationstar Mortgage Standard
Shortage Notification	Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**MONTANA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	110% of amount projected or otherwise amount agreed to.
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	Lender/borrower may enter into an agreement as to escrow cushion.
Miscellaneous	
Miscellaneous	

**Note:**

**NEBRASKA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	State maximum is 2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**NEVADA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Must give choice of refund, apply to P/I or retain in escrow. If no response from customer, remain in escrow
Shortage Notification	30 day notice, make lump sum payment or pay more every month.
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**NEW HAMPSHIRE ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEEs</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	.51% effective February 1, 2002
Frequency of Interest Rate Changes	Changes February 1st / August 1st
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Lender must still pay taxes / insurance (shortage). If lender pays taxes/insurance in case of shortage, customer may take up to 12 months to pay back interest free
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**NEW JERSEY ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Must send notice
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Must send notice to tax collector within 45 days of transfer or not less than 10 days prior to taxes being due
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**NEW MEXICO ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	State requires notice to borrower. Borrower may elect to pay excess to P&I
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**NEW YORK ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	2% - must be paid quarterly
Frequency of Interest Rate Changes	Set annually by banking board
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Prohibited
Tax Service Fee Allowed	65.00 – Must be actual 3rd party cost
Servicing Transfer Statement	Lender must submit to the taxing authority no later than the 25th of each month on a state specific form a list of all escrow accounts or changes to existing escrow accounts
Escrow Terminated by Customer	No
Miscellaneous	Lenders who hold escrow accounts on 1-6 residential dwellings which are located in cities with a population under 1 million and whose taxing authority does not transmit tax bills by computer tape must provide copies of tax bills to borrowers.
Miscellaneous	
Miscellaneous	

**Note:**

**NORTH CAROLINA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00 must be bona fide
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**NORTH DAKOTA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Nationstar Mortgage Determines
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Must give notice to borrower. Borrower can refund all or part or retain in escrow
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	Choice on when taxes are paid. Borrower must give lender notice by December 1st to either: 1. Pay the property tax by 12/31, if the escrow agent received a tax statement for that property by 12/20; 2. Pay the property taxes on or before 2/15 to qualify for the discount for early payment; or 3. Pay the property taxes when due
Miscellaneous	
Miscellaneous	

**Note:**

**OHIO ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Nationstar Mortgage Standard
Shortage Notification	Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**OKLAHOMA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Disclosed
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**OREGON ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Yes based on T-Bill
Frequency of Interest Rate Changes	Based on T-Bill
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	If escrow is mandatory, cannot charge service charge
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**PENNSYLVANIA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Refund within 30 days
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**RHODE ISLAND ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	4% paid annually by December 31st
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Prohibited
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**SOUTH CAROLINA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**SOUTH DAKOTA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**TENNESSEE ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months maximum per state – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**TEXAS ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**UTAH ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	5.5%
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Notice must be sent. Lenders may bill for any deficiency in 12 equal installments
Annual Service Charge	Prohibited
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**VERMONT ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Interest at prevailing market rate for savings account, interest paid quarterly
Frequency of Interest Rate Changes	N/A
Escrow Reserve	1 month
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**VIRGINIA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Unused insurance premium refund within 30 days
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Notice to insurance and taxing agent
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**WASHINGTON ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**WEST VIRGINIA ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**

**WISCONSIN ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	2.09% until December 31, 2002
Frequency of Interest Rate Changes	Set each year by Department of Financial Institutions
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	Each year borrower has until November 1st to change choice to either: 1. Pay taxes by 12/20 (lender sends borrower check) or 2. Make payment by 12/31.
Miscellaneous	
Miscellaneous	

**Note:**

**WYOMING ALLOWABLE ESCROW CHARGES**  
Fixed Rate Loans – 1<sup>st</sup> Mortgage ONLY

<b>FEES</b>	<b>EXPLANATION</b>
Interest Rate Required on Impounds	Not Required
Frequency of Interest Rate Changes	N/A
Escrow Reserve	2 months – Nationstar Mortgage Standard
Overage Notification	Not Required – Nationstar Mortgage Standard
Shortage Notification	Not Required – Nationstar Mortgage Standard
Annual Service Charge	Not Disclosed
Tax Service Fee Allowed	65.00
Servicing Transfer Statement	Not Required
Escrow Terminated by Customer	No
Miscellaneous	
Miscellaneous	
Miscellaneous	

**Note:**