



Late Fee ConformX Matrix

All data provided herein is for informational purposes only and is provided "as-is." All warranties, expressed or implied, are disclaimed. This information is not the substitute for the advice of an attorney. This Matrix is the property of Docutech. Any reproduction or modification of this table without the express written permission of an authorized agent of Docutech is prohibited.

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. Document support is limited for loans secured by property in Guam, Puerto Rico, and Virgin Islands

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
	Federal High-Cost Mortgage	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	>\$25,000	N/A	15	5%	N/A	N/A
	Installment Loans Small Loan Act	≤\$10,000 \$10,000.01 - \$25,000	≤7 yrs. † N/A	15 15	5% 5%	N/A N/A	\$15.00 \$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
Guam	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
	High Risk Home Loan	N/A	State HCL	15	4%	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	\$18.50
	Other	N/A	N/A	15	5%	N/A	N/A
Iowa	Second Lien	≤\$54,600	N/A	15	5%	N/A	\$30.00
	HELOC	N/A	N/A	15	5%	N/A	\$30.00
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
	Consumer 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	>\$100,000	>5 years	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
	High-interest loan	N/A	APR >40%	15	5%	N/A	\$15.00
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
	Home Loans Exempt Transaction	<\$300,000 ≥\$300,000	N/A N/A	15 15	4% 5%	N/A N/A	N/A N/A
North Carolina	HELOC	<\$100.00	N/A	30	5%	N/A	\$5.00
	HELOC	\$100 to \$299,999.99	N/A	30	5%	N/A	\$10.00
	HELOC	≥\$300,000	N/A	30	5%	N/A	N/A
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	\$25.00
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>							

<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>
Pennsylvania	N/A	N/A	N/A	15	5%	N/A	N/A
Puerto Rico	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
	High-Cost Home Loan	N/A	State HCL	15	3%	N/A	N/A
South Carolina	First Lien	N/A	N/A	15	5%	N/A	N/A
	Second Lien	N/A	N/A	15	5%	N/A	\$18.00
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
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
Virgin Islands	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	\$30.00
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

† By default, the generic late fee restrictions are applied to loans ≤\$10,000 with a loan term greater than 7 years

‡ FHA/VA loans are exempted from this limit

Last Updated: July, 2017