

# Late Fee ConformX Matrix



**Important Note About the Matrix:** 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
Alabama	N/A	N/A	N/A	15	5%	N/A	\$100
Alaska	N/A	>\$25,000	N/A	15	5%	N/A	N/A
	Installment Loans	≤\$10,000	≤7 yrs.†	15	5%	N/A	\$15
	Small Loan Act	\$10,000.01-\$25,000	N/A	15	5%	N/A	\$25
Arizona	N/A	N/A	N/A	15	5%	N/A	N/A
	<b>Docutech does not provide late fee defaults for loans made under the Arizona Installment Loan Act</b>						
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
	Docutech does not provide late fee defaults for loans made under the Florida Consumer Finance Act						
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

©2025 First American Mortgage Solutions, LLC. All rights reserved.

First American Mortgage Solutions, LLC, and its affiliates make no express or implied warranties respecting the information presented and assume no responsibility for errors or omissions. First American, the eagle logo, firstam.com, Docutech, and the Docutech logo are registered trademarks or trademarks of First American Financial Corporation and/or its affiliates. Other products and services are or may be trademarks of their respective owners. References to third parties and their products and services are not intended to imply affiliation with or sponsorship of or by First American Financial Corporation and/or its affiliates.

Late Fee ConformX Matrix | V.4

State	Loan Type	Loan Amount	Loan Term	Days Late	Percent	Min	Max
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	\$25
Iowa	Other	N/A	N/A	15	5%	N/A	N/A
	Second Lien	≤\$71,900	N/A	15	5%	N/A	\$30
	HELOC	N/A	N/A	15	5%	N/A	\$30
Kansas	N/A	N/A	N/A	15	5%	N/A	N/A
	Uniform Commercial Credit Code (UCCC)	N/A	N/A	15	5%	N/A	\$25
Kentucky	N/A	N/A	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
Maine	First Lien	N/A	N/A	15	5%	N/A	N/A
	Second Lien	N/A	N/A	15	5%	N/A	\$10
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
	HELOC	N/A	N/A	15	3%§	N/A	\$10
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 years	15	4%	N/A	\$50
Missouri	First Lien	N/A	N/A	15	5%	N/A	N/A
	Second Lien	N/A	N/A	15	5%	N/A	\$50
Montana	N/A	N/A	N/A	15	5%	N/A	N/A
	Docutech does not provide late fee defaults for loans made under the Montana Consumer Loan Act						
Nebraska	N/A	N/A	N/A	15	5%	N/A	N/A

©2025 First American Mortgage Solutions, LLC. All rights reserved.

First American Mortgage Solutions, LLC, and its affiliates make no express or implied warranties respecting the information presented and assume no responsibility for errors or omissions.

First American, the eagle logo, firstam.com, Docutech, and the Docutech logo are registered trademarks or trademarks of First American Financial Corporation and/or its affiliates. Other products and services are or may be trademarks of their respective owners. References to third parties and their products and services are not intended to imply affiliation with or sponsorship of or by First American Financial Corporation and/or its affiliates.

Late Fee ConformX Matrix | V.4

State	Loan Type	Loan Amount	Loan Term	Days Late	Percent	Min	Max
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
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	Home Loans	<\$300,000	N/A	15	4%	N/A	N/A
	Exempt Transaction	≥\$300,000	N/A	15	5%	N/A	N/A
	HELOC	<\$100	N/A	30	5%	N/A	\$5
	HELOC	\$100 to \$299,999.99	N/A	30	5%	N/A	\$10
	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
	N/A	≤\$50,000	N/A	15	5%	N/A	\$20
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	\$33
Oregon	N/A	N/A	N/A	15	5%	N/A	N/A
	Docutech does not provide late fee defaults for loans made under the Oregon Consumer Finance Act						
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	\$25.50
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
	Docutech does not provide late fee defaults for loans made under the Tennessee Industrial Loan and Thrift Company Act						

©2025 First American Mortgage Solutions, LLC. All rights reserved.

First American Mortgage Solutions, LLC, and its affiliates make no express or implied warranties respecting the information presented and assume no responsibility for errors or omissions. First American, the eagle logo, firstam.com, Docutech, and the Docutech logo are registered trademarks or trademarks of First American Financial Corporation and/or its affiliates. Other products and services are or may be trademarks of their respective owners. References to third parties and their products and services are not intended to imply affiliation with or sponsorship of or by First American Financial Corporation and/or its affiliates.

Late Fee ConformX Matrix | V.4

State	Loan Type	Loan Amount	Loan Term	Days Late	Percent	Min	Max
Texas	N/A	N/A	N/A	15	5%	N/A	N/A
	Texas Plain Language Contracts ¶	N/A	N/A	10	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
Wisconsin	N/A	N/A	N/A	15	5%	N/A	N/A
	Docutech does not provide late fee defaults for loans made under the Wisconsin Consumer Act						
Wyoming	N/A	N/A	N/A	15	5%	N/A	N/A

\* (Nationwide) Unless State law provides for a lower rate

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

‡ (Kentucky) By default, the generic late fee restrictions are applied to loans ≤\$15,000 originated under a Consumer Loan Company License

§ (Massachusetts) "10% of the outstanding balance" will print on the standard HELOC Agreement by default instead of 3% of monthly payment

|| (New York) FHA/VA loans are exempted from this limit

¶ (Texas) 1) 50(a)(6) Second Lien Home Equity loans; 2) Second Lien Purchase Money loans; and 3) Second Lien Home Improvement loans