

# Wholesale – Conventional, Government, Jumbo and Non-QM Fee Sheet



Lender fees are not applicable if you select the Lender Fee buyout.

## CONVENTIONAL FEES

Fee Description	(CA)	(NON-CA)	(TEXAS ONLY)	(NEW JERSEY ONLY**)	(NC Only) Loan >10,000 & < 300,000	(WA Only)	(IA Only)	(ARK Only)	LE
Lender Underwriting	\$1070	\$1070	\$1070			\$1070		\$1070	Section A
Commitment Fee (NJ & NC)				\$1070	\$1070				Section A
Origination Fee (IA)							\$1070		Section A
Attorney Fee (TX)			\$250 Cash Out \$100 Rate/Term \$100 Purchases						Section B
Flood Cert.	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10		\$10	Section B
Tax Service	\$ 88	\$ 88	\$ 88	\$ 88	\$ 88	\$ 88		\$88	Section B
Lender Credit	Enter full amount of YSP from Rate Sheet as a Credit to Borrower								Section J
<b>Broker Fees – Borrower Paid Comp Plan Option Only</b>									
Broker Processing	\$1000 max						\$1000 max *Caveat see Broker Origination Points section below.		Section A
Broker Application (NJ & NC)				\$1000 max	\$1000 max				Section A
Broker Origination Points	2.75% - Must be converted to the actual dollar amount so if the loan amount changes the origination fee stays constant. May not be charged on a "no cost" loan.			2.75% - Must be calculated as a percentage of the loan amount. May not be charged on a "no cost" loan.	2.75% - Must be calculated as a percentage of the loan amount. May not be charged on a "no cost" loan.	2.75% - Must be calculated as a percentage of the loan amount. May not be charged on a "no cost" loan.	*Max 2.00% of loan amount UNLESS both Processing and Origination Points are being charged then combined total cannot exceed 2.00% of the loan amount. May not be charged on a "no cost" loan.	2.75% - Must be calculated as a percentage of the loan amount. May not be charged on a "no cost" loan.	Section A
Discount Points (Charge)	Must be bona fide and buy down the rate				Must be bona fide and buy down the rate				Section A

**\*\*New Jersey Fees:** Brokers may only collect an application fee and an origination fee as long as the fee is calculated as a percentage of the loan amount. All other fees are prohibited

NOTE: All fees are subject to state and federal high cost thresholds. If fees exceed these thresholds, the broker's fees will expected to be renegotiated with the Borrower and reduced accordingly. All Lender and Third Party Fees must be included on initial LE. If applicable, Transfer Taxes must be included on the initial LE in Section E (Zero tolerance fee). Please contact Title to obtain the correct Transfer Taxes.

# Wholesale – Conventional, Government, Jumbo and Non-QM Fee Sheet



## FHA\*, VA\*\*\* & USDA\*\*\*\* FEES

Fee Description	(CA)	(NON-CA)	(TEXAS ONLY)	(NEW JERSEY ONLY**)	(NC Only)	(WA Only)	(IA Only)	(ARK Only)	LE
Lender Underwriting	\$1070	\$1070	\$1070			\$1070		\$1070	Section A
Commitment Fee (NJ & NC)				\$1070	\$1070				Section A
Origination Fee (IA)							\$1070		Section A
Attorney Fee (TX)			\$100 Purchase \$100 Rate/Term						Section B
Flood Cert.	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10		\$10	Section B
• VA Only - VA FUNDING FEE	See VA FUNDING FEE CHART								Section B
Lender Credit	Enter full amount of YSP from Rate Sheet as a Credit to Borrower								Section J
<b>Broker Fees – Borrower Paid Comp Plan Option Only</b>									
Broker Processing	\$750 max						\$750 max *Caveat see Broker Origination Points section below.		Section A
Broker Application (NJ & NC)				\$750 max	\$750 max				Section A
Broker Origination	Fair and Reasonable			Fair and Reasonable and must be calculated as a percentage of the loan amount.	Fair and Reasonable and must be calculated as a percentage of the loan amount.	Fair and Reasonable and must be calculated as a percentage of the loan amount.	*Max is 2.00% of loan amount unless both Processing and Origination Points are being charged then combined total cannot exceed 2.00% of the loan amount.	2.75% - Must be calculated as a percentage of the loan amount. May not be charged on a "no cost" loan.	Section A
Discount Points (Charge)	Must be bona fide and buy down the rate				Must be bona fide and buy down the rate				Section A

# Wholesale – Conventional, Government, Jumbo and Non-QM Fee Sheet



<p><b>VA Note: Itemized Fees and charges the veteran can pay that are reasonable and customary – These fees are not included in the 1% fee restriction noted to the right.</b></p>				<p>Appraisal Fees, Recording Fees, Credit Report Fees, Prepaid Items (taxes, assessments), Hazard Insurance, Flood Zone Determination, Survey, Title Examination &amp; Title Insurance, Special Mailing Fees (for Refi's only when saved per diem interest cost will exceed the cost of special handling), MERS Fee, VA Funding Fee.</p> <p style="text-align: center;"><b>These fees are not included in the 1% fee restriction</b></p>
<p><b>VA Note: FEE's not to exceed 1% of the loan amount after adding the funding fee to the loan – if the funding fee is paid from loan proceeds. See items noted to the right.</b></p>				<p>Lender's appraisals &amp; Inspections, closing / settlement fees, document prep fees, preparing loan papers &amp; conveyancing fees, attorney's fees (other than for Title Work), rate lock fee, overhead fee(stationery, phone calls, etc), escrow fee, notary / signing fees, commitment fees or marketing fees, application fees / processing fees, trustees fees or charges, broker fees, tax service fees.</p> <p style="text-align: center;"><b>Broker Origination Fee and Lender fees must not exceed 1% of the loan amount.</b></p>

**\*FHA Prohibited Fees:** Funding, Broker, Administration, Lender, and Tax Service (a seller credit is not acceptable for Broker or Administration fee)

**\*\*New Jersey Fees:** Brokers may only collect an application fee and an origination fee as long as the fee is calculated as a percentage of the loan amount. All other fees are prohibited

**\*\*\*VA FEES:** The veteran can pay a maximum of: reasonable and customary amount for any or all of the Itemized Fees and Charges designated by VA, plus a one percent flat charge by the lender and reasonable discount points.

*NOTE: All fees are subject to state and federal high cost thresholds. If fees exceed these thresholds, the broker's fees will expected to be renegotiated with the Borrower and reduced accordingly. All Lender and Third Party Fees must be included on initial LE. If applicable, Transfer Taxes must be included on the initial LE in Section E (Zero tolerance fee). Please contact Title to obtain the correct Transfer Taxes.*

**- Continued -**

# Wholesale – Conventional, Government, Jumbo and Non-QM Fee Sheet



## FHA\*, VA\*\*\* STREAMLINE FEES\*

Fee Description	(CA)	(NON-CA)	(TEXAS ONLY)	(NEW JERSEY ONLY**)	(NC Only)	(WA Only)	(IA Only)	(ARK Only)	LE
Lender Underwriting	\$495	\$495	\$495			\$495		\$495	Section A
Commitment Fee (NJ & NC)				\$495	\$495				Section A
Origination Fee (IA)							\$495		Section A
Attorney Fee (TX)			\$100 Rate/Term						Section B
Flood Cert.	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10		\$10	Section B
Lender Credit	Enter full amount of YSP from Rate Sheet as a Credit to Borrower								Section J
<b>Broker Fees – Borrower Paid Comp Plan Option Only</b>									
Broker Processing		\$500 max					\$500 max *Caveat see Broker Origination Points section below		Section A
Broker Application (NJ & NC)				\$500 max	\$500 max				Section A
Broker Origination		FHA - Fair and Reasonable		Fair and Reasonable and must be calculated as a percentage of the loan amount.	Fair and Reasonable and must be calculated as a percentage of the loan amount.	Fair and Reasonable and must be calculated as a percentage of the loan amount.	*Max is 2.00% of loan amount unless both Processing and Origination Points are being charged then combined total cannot exceed 2.00% of the loan amount.	2.75% - Must be calculated as a percentage of the loan amount. May not be charged on a "no cost" loan.	Section A
Discount Points (Charge)	Must be bona fide and buy down the rate				Must be bona fide and buy down the rate				Section A
VA Note: Itemized Fees and charges the veteran can pay that are reasonable and customary – These fees are not included in the 1% fee restriction noted to the right.				Appraisal Fees, Recording Fees, Credit Report Fees, Prepaid Items (taxes, assessments), Hazard Insurance, Flood Zone Determination, Survey, Title Examination & Title Insurance, Special Mailing Fees (for Refi's only when saved per diem interest cost will exceed the cost of special handling), MERS Fee, VA Funding Fee.  <b>These fees are not included in the 1% fee restriction</b>					

<p><b>VA Note:</b> FEE's not to exceed 1% of the loan amount after adding the funding fee to the loan – if the funding fee is paid from loan proceeds. See items noted to the right.</p>				<p>Lender's appraisals &amp; Inspections, closing / settlement fees, document prep fees, preparing loan papers &amp; conveyance fees, attorney's fees (other than for Title Work), rate lock fee, overhead fee(stationery, phone calls, etc), escrow fee, notary / signing fees, commitment fees or marketing fees, application fees / processing fees, trustees fees or charges, broker fees, tax service fees.</p> <p style="text-align: center;"><b>Broker Origination Fee and Lender fees must not exceed 1% of the loan amount.</b></p>
--	--	--	--	--

**\*FHA Prohibited Fees:** Funding, Broker, Administration, Lender, and Tax Service (a seller credit is not acceptable for Broker or Administration fee)

**\*\*New Jersey Fees:** Brokers may only collect an application fee and an origination fee as long as the fee is calculated as a percentage of the loan amount. All other fees are prohibited

**\*\*\*VA FEES:** The veteran can pay a maximum of: reasonable and customary amount for any or all of the Itemized Fees and Charges designated by VA, plus a one percent flat charge by the lender and reasonable discount points.

*NOTE: All fees are subject to state and federal high cost thresholds. If fees exceed these thresholds, the broker's fees will expected to be renegotiated with the Borrower and reduced accordingly. All Lender and Third Party Fees must be included on initial LE. If applicable, Transfer Taxes must be included on the initial LE in Section E (Zero tolerance fee). Please contact Title to obtain the correct Transfer Taxes.*

**- Continued -**

# Wholesale – Conventional, Government, Jumbo and Non-QM Fee Sheet



## JUMBO / Non-Conforming Programs

Fee Description	(CA)	(NON-CA)	(TEXAS ONLY)	(NEW JERSEY ONLY**)	(NC Only) Loan	(WA Only)	(IA Only)	(ARK Only)	LE
Lender Underwriting	\$850	\$850	\$850			\$850		\$850	Section A
Commitment Fee (NJ & NC)				\$850	\$850				Section A
Origination Fee (IA)							\$850		Section A
Attorney Fee (TX)			\$100 Purchases \$250 Cash Out \$100 Rate/Term						Section B
Flood Cert.	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10		\$10	Section B
Tax Service	\$ 88	\$ 88	\$ 88	\$ 88	\$ 88	\$ 88		\$88	Section B
Appraisal Review Fee	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165	Section B
Lender Credit	Enter full amount of YSP from Rate Sheet as a Credit to Borrower								Section J

## Non-QM Programs

Fee Description	(CA)	(NON-CA)	(TEXAS ONLY)	(NEW JERSEY ONLY**)	(NC Only) Loan	(WA Only)	(IA Only)	(ARK Only)	LE
Lender Underwriting	\$850	\$850	\$850			\$850		\$850	Section A
Commitment Fee (NJ & NC)				\$850	\$850				Section A
Origination Fee (IA)							\$850		Section A
Attorney Fee (TX)			\$100 Purchases \$250 Cash Out \$100 Rate/Term						Section B
Flood Cert.	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10		\$10	Section B
Tax Service	\$ 88	\$ 88	\$ 88	\$ 88	\$ 88	\$ 88		\$88	Section B
Appraisal Review Fee	\$165	\$165	\$165	\$165	\$165	\$165	\$165	\$165	Section B

<b>Broker Fees – Borrower Paid Comp Plan Option Only (applies to both Jumbo and Non-QM)</b>							
<b>Broker Processing</b>	\$1000 max				\$1,000 max *Caveat see Broker Origination Points section below	\$1000 max	Section A
<b>Broker Application (NJ &amp; NC)</b>		\$1000 max	\$1000 max				Section A
<b>Broker Origination Points</b>	2.75% - Must be converted to the actual dollar amount so if the loan amount changes the origination fee stays constant. May not be charged on a “no cost” loan.	2.75% - Must be calculated as a percentage of the loan amount. May not be charged on a “no cost” loan.	2.75% - Must be calculated as a percentage of the loan amount. May not be charged on a “no cost” loan.	2.75% - Must be calculated as a percentage of the loan amount. May not be charged on a “no cost” loan.	2.75% - Must be calculated as a percentage of the loan amount. May not be charged on a “no cost” loan.	*Max is 2.00% of loan amount unless both Processing and Origination Points are being charged then combined total cannot exceed 2% of the loan amount	2.75% - Must be calculated as a percentage of the loan amount. May not be charged on a “no cost” loan.
<b>Discount Point (Charge)</b>	Must be bona fide and buy down the rate		Must be bona fide and buy down the rate				Section A

**\*\*New Jersey Fees:** Brokers may only collect an application fee and an origination fee as long as the fee is calculated as a percentage of the loan amount. All other fees are prohibited

*NOTE: All fees are subject to state and federal high cost thresholds. If fees exceed these thresholds, the broker's fees will be expected to be renegotiated with the Borrower and reduced accordingly. All Lender and Third Party Fees must be included on initial LE. If applicable, Transfer Taxes must be included on the initial LE in Section E (Zero tolerance fee). Please contact Title to obtain the correct Transfer Taxes*

