

Conventional and Government

The following fee structure applies unless prohibited by applicable state law or regulation:

- Underwriting Fee, see table below:

UNDERWRITING FEES					
(Application Fee if NJ or NC; Service Charge Fee if PA; Loan Origination fee if IA, Lender Fee if WA)					
Conventional Products			Government Products		NON QM Products
State	CC/Fannie/Freddie	HEM Jumbo	FHA/VA/USDA Standard	Streamline and IRRRL	Non QM
AL	\$1,195	\$1,195	\$1,195	\$695	\$1,995
AL	\$1,195	\$1,195	\$1,195	\$695	\$1,995
AR	\$1,195	\$1,195	\$1,195	\$695	\$1,995
AZ	\$1,195	\$1,195	\$1,195	\$695	\$1,995
CA	\$1,195	\$1,195	\$1,195	\$695	\$1,995
CO	\$1,195	\$1,195	\$1,195	\$695	\$1,995
CT	\$1,195	\$1,195	\$1,195	\$695	\$1,995
DE	\$1,195	\$1,195	\$1,195	\$695	\$1,995
FL	\$1,195	\$1,195	\$1,195	\$695	\$1,995
GA	\$1,195	\$1,195	\$1,195	\$695	\$1,995
HI	\$1,195	\$1,195	\$1,195	\$695	\$1,995
IA	\$1,195	\$1,195	\$1,195	\$695	\$1,995
IL	\$1,195	\$1,195	\$1,195	\$695	\$1,995
IN	\$1,195	\$1,195	\$1,195	\$695	\$1,995
KS	\$1,195	\$1,195	\$1,195	\$695	\$1,995
KY	\$1,195	\$1,195	\$1,195	\$695	\$1,995
LA	\$1,195	\$1,195	\$1,195	\$695	\$1,995
MA	\$1,195	\$1,195	\$1,195	\$695	\$1,995
MD	\$1,195	\$1,195	\$1,195	\$695	\$1,995
ME	\$1,195	\$1,195	\$1,195	\$695	\$1,995
MI	\$1,195	\$1,195	\$1,195	\$695	\$1,995
MO	\$1,195	\$1,195	\$1,195	\$695	\$1,995
NC	\$1,195	\$1,195	\$1,195	\$695	\$1,995
NE	\$1,195	\$1,195	\$1,195	\$695	\$1,995
NH	\$1,195	\$1,195	\$1,195	\$695	\$1,995
NJ	\$1,195	\$1,195	\$1,195	\$695	\$1,995



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Conventional Products			Government Products		NON QM Products
State	CC/Fannie/ Freddie	HEM Jumbo	FHA/VA/USDA Standard	Streamline and IRRRL	Non QM
NV	\$1,195	\$1,195	\$1,195	\$695	\$1,995
NY	N/A	N/A	N/A	N/A	\$1,995
OH	\$1,195	\$1,195	\$1,195	\$695	\$1,995
OK	\$1,195	\$1,195	\$1,195	\$695	\$1,995
OR	\$1,195	\$1,195	\$1,195	\$695	\$1,995
PA	\$1,195	\$1,195	\$1,195	\$695	\$1,995
RI	\$1,195	\$1,195	\$1,195	\$695	\$1,995
SC	\$1,195	\$1,195	\$1,195	\$695	\$1,995
TN	\$1,195	\$1,195	\$1,195	\$695	\$1,995
TX*	\$1,195	\$1,195	\$1,195	\$695	\$1,995
UT	\$1,195	\$1,195	\$1,195	\$695	\$1,995
VA	\$1,195	\$1,195	\$1,195	\$695	\$1,995
WA	\$1,195	\$1,195	\$1,195	\$695	\$1,995
WI	\$1,195	\$1,195	\$1,195	\$695	\$1,995
WV	\$1,195	\$1,195	\$1,195	\$695	\$1,995

*Texas Specific 3rd Party Fee Attorney Review Fee paid by Borrower to a 3rd party vendor**	\$150
**Texas Specific 3rd Party Fee cannot be bought out.	
2nd Lien Administration fee (“theNada” Only)	\$395
Business Purpose Doc fee	\$599
Kentucky attorney fee	\$260
Ohio attorney fee	\$260
South Carolina attorney fee	\$260
Texas attorney fee	\$260
theNONI58 Funding Fee	\$575