



NMLS# 128231

# Wholesale Fee Schedule

Effective July 21, 2014

Loan Purpose	Underwriting <sup>1</sup>	Flood	Attorney Fee for Texas loans <sup>2</sup>	Appraisal Fee <sup>3</sup>	Tax Service <sup>4</sup>
Conventional Purchase transactions Conventional Refinances	899.00	8.00	400.00	495.00	78.00
FHA/USDA Purchase transactions FHA USDA Regular Refinances	899.00	8.00	400.00	495.00	0.00
AltQM Loan Series	1,295.00	8.00	400.00	495.00	78.00
VA Purchase transactions	899.00	8.00	400.00	495.00	0.00
<b>VA Regular Refinances</b>					
VA Regular Refinances	0.00	8.00	400.00	495.00	0.00
<b>Streamline Refinances</b>					
FHA Streamline Refinances	495.00	8.00	400.00	0.00	Non allowable
VA IRRRL	0.00	8.00	400.00	0.00	Non allowable
USDA Streamline Refinances	495.00	8.00	400.00	0.00	Non allowable

Note: Disclosures must reflect **State Specific** fees.

<sup>1</sup> **Underwriting fee:** North Carolina: Underwriting and Processing fees are not allowed.

<sup>2</sup> **Attorney Fee for Texas loans:** Texas Finance Code allows for a reasonable fee charged to the lender by an attorney who is not a salaried employee of the lender for preparation of the loan documents evidenced by a statement for services rendered.

<sup>3</sup> **Appraisal Fee:** Streamline refinances do not typically have an appraisal fee. Initial disclosures must disclose an appraisal fee if one is required on a streamline. If it was not disclosed upfront, and an appraisal is obtained later, the charge is **not** a valid Change of Circumstance.

<sup>4</sup> **Tax Service Fee:** Depends on transaction type as follows:

All Conventional transactions	A tax service fee is <i>always</i> charged
FHA / USDA / VA transactions	A tax service fee cannot be charged or disclosed