

# Residential Fee Schedule

The following schedule reflects the one-time administration fee assessed for the underwriting and closing of third party loans. Fees are due and payable at time of loan settlement and may be paid by the borrower, program sponsor, or other party.

<b>Equity Share (non-amortizing)</b>	<b>\$350.00</b>
<b>Amortizing Loans</b>	<b>\$400.00</b>
<b>Primary Mortgage</b>	<b>\$500.00</b>
<b>Primary Mortgage w/Escrow Servicing</b>	<b>\$750.00</b>
<b>Chattel w/Escrow Servicing</b>	<b>Greater of 1.0% or \$500.00</b>
<b>Non-Owner Occupied/Commercial Use<sup>1</sup></b>	<b>Greater of 1.0% or \$500.00</b>
<b>Piggyback Loans<sup>2</sup></b>	<b>\$50.00</b>
<b>Subordinations &amp; Modifications</b>	<b>\$150.00</b>
<b><u>Client Paid Fees</u></b>	
<b>Accounts Receivable (31+ days past due)</b>	<b>4.50% APR</b>
<b>Wire Convenience<sup>3</sup></b>	<b>\$25.00</b>
<b>Loan Servicing Transfer Fee<sup>4</sup></b>	<b>\$100.00 per file</b>
<b>Loan Servicing Transfer Fee with Escrow<sup>4</sup></b>	<b>\$150.00 per file</b>
<b>New Program Implementation</b>	<b>Call for Pricing</b>

**Annual Portfolio Servicing Fee:**

Number of Loan Files:	1-10	11-30	31-75	76-150	Over 150
<b>Non-Escrow</b>	<b>\$1,500</b>	<b>\$2,500</b>	<b>\$3,500</b>	<b>\$4,500</b>	<b>Call for Pricing</b>

**Escrow Loan Portfolios: \$3,500 flat rate minimum up to 20 units. Once portfolio reaches 21<sup>st</sup> unit, a per file per month calculation will commence. Please call for pricing.**

<sup>1</sup> Fee will be the greater of 1.0% of the original loan amount or \$500.

<sup>2</sup> In the event borrower is extended multiple loan products for a single transaction, the higher scheduled fee will apply. Companion loan products will be assessed a nominal 'Piggyback' fee.

<sup>3</sup> Clients that elect to be invoiced for loan proceeds post-closing will be assessed a convenience fee.

<sup>4</sup> For client portfolio transfer to IDF for servicing.