

**Conventional and Government**

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

- Underwriting Fee, see table below:

<b>UNDERWRITING FEES</b>			
(Application Fee if NJ or NC; Service Charge Fee if PA; Loan Origination fee if IA, Lender Fee if WA)			
<b>Conventional Products</b>		<b>Government Products</b>	
<b>State</b>	<b>CC/Fannie/Freddie</b>	<b>FHA/VA/USDA Standard</b>	<b>Streamline and IRRRL</b>
AL	\$1,195	\$1,195	\$695
AZ	\$1,195	\$1,195	\$695
CA	\$1,195	\$1,195	\$695
CO	\$1,195	\$1,195	\$695
CT	\$1,195	\$1,195	\$695
DE	\$1,195	\$1,195	\$695
FL	\$1,195	\$1,195	\$695
GA	\$1,195	\$1,195	\$695
IA	\$1,195	\$1,195	\$695
IL	\$1,195	\$1,195	\$695
IN	\$1,195	\$1,195	\$695
KS	\$1,195	\$1,195	\$695
KY	\$1,195	\$1,195	\$695
LA	\$1,195	\$1,195	\$695
MA	\$1,195	\$1,195	\$695
MD	\$1,195	\$1,195	\$695
MI	\$1,195	\$1,195	\$695
MO	\$1,195	\$1,195	\$695
NC	\$1,195	\$1,195	\$695
NH	\$1,195	\$1,195	\$695
NJ	\$1,195	\$1,195	\$695
OH	\$1,195	\$1,195	\$695
OK	\$1,195	\$1,195	\$695
OR	\$1,195	\$1,195	\$695
PA	\$1,195	\$1,195	\$695



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<b>State</b>	<b>CC/Fannie/Freddie</b>	<b>FHA/VA/USDA Standard</b>	<b>Streamline and IRRRL</b>
<b>RI</b>	\$1,195	\$1,195	\$695
<b>SC</b>	\$1,195	\$1,195	\$695
<b>TN</b>	\$1,195	\$1,195	\$695
<b>TX*</b>	\$1,195	\$1,195	\$695
<b>UT</b>	\$1,195	\$1,195	\$695
<b>VA</b>	\$1,195	\$1,195	\$695
<b>WA</b>	\$1,195	\$1,195	\$695
<b>WV</b>	\$1,195	\$1,195	\$695

**\*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.

