

# Closing Fee Schedule

Property Location	Full Doc (All Loan Types)		FHA Streamline		VA IRRRL	
Closing Fees Base on Product and Program	EMB	Broker	EMB	Broker	EMB	Broker
<b>Administration Fee:</b> AK, AL, CO, CT, DC, DE, FL, ID, IL, IN, KS, LA, MA, MI, MN, MO, MS, MT, NE, NH, NM, ND, OH, OK, OR, PA, SD, TN, TX*, UT, VT, VA, WI, and WY	\$775	\$925	\$550	\$650	\$495	\$650
<b>Commitment Fee:</b> IA						
<b>Underwriting Fee:</b> AZ	\$795	\$895	\$600	\$650	\$495	\$650
<b>Administration Fee:</b> AR, GA**, KY, MD, ME, NV, RI, SC, WV						
<b>Application Fee:</b> NJ		\$925				
<b>Administration Fee:</b> CA	\$895	\$995	\$600	\$650	\$495	\$650
<b>Commitment Fee:</b> NC (Conventional loans)						
(†fees are <u>not</u> applicable for government products including FHA/VA/USDA)	\$795†	\$895†	\$0	\$0	\$0	\$0
<b>Administration Fee:</b> WA	\$780	\$925	\$560	\$650	\$505	\$650

Additional Fees		
Property Location	Fee Type(s)	Paid To
*Texas Properties	Attorney Review Fee: <ul style="list-style-type: none"> <li>Purchases: \$200</li> <li>Refinances: \$200</li> </ul> <i>(If the borrower does not pay at closing, the EMB lender is responsible for this fee.)</i>	Peirson Patterson
	Warranty Deed Preparation: <ul style="list-style-type: none"> <li>Purchases: \$85 (paid by seller)</li> <li>Refinances: \$0</li> </ul>	
	Optional - By Request Only: Release of Lien: \$50 <i>(Only applicable if the title company is unable to prepare a Release of Lien Appraisal.)</i>	
**Georgia Properties	Residential Tax: \$10.00	State of Georgia

Broker Transactions Only: Optional Citizens Fee Buyout Pricing Adjustments***			***Citizens Fee Buyout Pricing Adjustments are not available on EMB transactions.  Citizens fee buyout pricing adjustments are applicable to all products and are in addition to the loan level price adjustments.  Please refer to the Citizens rate sheet for any and all other applicable adjustments.
Loan Amount	Full/Alt Doc	Streamlines/IRRRLs	
Min. - \$50,000	2.000	1.375	
\$50,001 - \$60,000	1.680	1.125	
\$60,001 - \$70,000	1.420	1.000	
\$70,001 - \$95,000	1.120	0.785	
\$95,001 - \$115,000	0.880	0.620	
\$115,001 - \$140,000	0.725	0.510	
\$140,001 - \$175,000	0.590	0.415	
\$175,001 - \$250,000	0.445	0.310	
\$250,001 - \$300,000	0.340	0.240	
\$300,001 - \$350,000	0.290	0.200	
\$350,001 - Max.	0.240	0.170	

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