

Non-Delegated Correspondent (NDC) Schedule of Fees

Conventional / Government:	Admin Fee / Commitment Fee:	Wire Fee:	Flood Certification Fee:
AL, AR, AZ, CA, CO, CT, DE, FL, GA**, IA*, ID, IL, IN, KS, KY, LA*, MA, MD, ME, MI, MN, MO, MS, MT, NC*, ND, NE, NH, NJ*, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY	\$850	\$10	\$9.50
TX***	\$750	\$10	\$9.50

VA IRRRL / FHA & USDA Streamlines:	Admin Fee / Commitment Fee:	Wire Fee:	Flood Certification Fee:
AL, AR, AZ, CA, CO, CT, DE, FL, GA**, IA*, ID, IL, IN, KS, KY, LA*, MA, MD, ME, MI, MN, MO, MS, MT, NC*, ND, NE, NH, NJ*, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY	\$650	\$10	\$9.50
TX***	\$550	\$10	\$9.50

Non-Conforming Conventional & Jumbo	Admin Fee / Commitment Fee:	Wire Fee:	Flood Certification Fee:	****Desk Review Fee:	****BPO: Drive-By	****Value Reconciliation
AL, AR, AZ, CA, CO, CT, DE, FL, GA**, IA*, ID, IL, IN, KS, KY, LA*, MA, MD, ME, MI, MN, MO, MS, MT, NC*, ND, NE, NH, NJ*, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX***, UT, VA, VT, WA, WI, WV, WY	\$1,395	\$10	\$9.50	\$176 for 2 business day turn time.	\$146 for 2 business day turn time.	\$126 for 2 business day turn time.

Net Non-Delegated Correspondent fees earned are limited to 4%; for loan amounts equal to or less than \$100,000 net fees earned

Reminder: The loan must pass all High Cost tests (i.e. Fannie Mae, Freddie Mac, State, HPML, Section 32 and QM Points & Fees)

Ineligible states: AK, HI, Guam and Puerto Rico

^{*} Commitment Fee States

^{**} GA only - Residential Mortgage Fee of \$10

^{***} TX only - NDC Clients must select a Texas Closing Attorney and charge the applicable Doc Prep Fee

^{****} Fees subject to revision at Clear Capital's discretion based on service, regulatory or their requirements. Forms on unique or complex properties are by quote only