

## **FLCBank** Broker Schedule of Fees

Conventional / Government:	Admin Fee / Commitment Fee:	Wire Fee:	Flood Certification Fee:
AL, AR, 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, NY, OH, OK, OR, PA, RI, SC, SD, TN, VA, VT, WA, WI, WV, WY	\$1,045	\$10	\$9.50
TX***	\$945	\$10	\$9.50
AZ, CA, NV & UT	\$1,090	\$10	\$9.50

	Admin Fee /		Flood
VA IDDDI / FILA O LICDA China and linear	Commitment	Wire Fee:	Certification
VA IRRRL / FHA & USDA Streamlines:	Fee:		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,	\$795	\$10	\$9.50
NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV,	\$795		
WY			
TX***	\$695	\$10	\$9.50

Non-Conforming Jumbo	Admin Fee / Commitment Fee:	Wire Fee:	Flood Certification Fee:	**** CDA/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	\$1,695	\$10	\$9.50	\$176 for 2 business day turn time.	<b>\$146</b> for 2 business day turn time.	<b>\$126</b> for 2 business day turn time.

	Admin Fee /		Flood
A.L	Commitment	Wire Fee:	Certification
Advantage Bridge	Fee:		Fee:
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, NM, NV, OH, OK, OR,	\$495	\$10	\$9.50
PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY			
AL, NJ, NY and TX***	Not Eligible		

Combo HELOC OR Closed End Second	Admin Fee /		Flood	**** AVM	**** Eutoriou Duopoutu
(CES):	Commitment Fee:	Wire Fee:	Certification Fee:	(Automated Valuation Model)	**** Exterior Property  Condition Report
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, OH, OK, OR, PA, RI, SC, SD, TN, TX***, UT, VA, VT, WA, WI, WV, WY		\$10	\$9.50	\$12	\$50
NY,TN, TX***	Not Eligible				

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

Ineligible states: AK, HI, Guam and Puerto Rico

Maximum Broker Lender Compensation: 2.75%

- \* Commitment Fee States
- \*\* GA only Residential Mortgage Fee of \$10
- \*\*\* TX only Bridge and HELOC Not eligible/CES Refinance Not eligible closing attorney doc prep fee of \$150
- \*\*\*\*NC only **HELOC** total amount of lender fees cannot exceed 1% of credit limits / **CES** total lender fees may not exceed 2% of the loan amount
- \*\*\*\*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

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