

<b>Conventional / Government:</b>	<b>Admin Fee / Commitment Fee:</b>	<b>Wire Fee:</b>	<b>Flood Certification Fee:</b>
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	\$12.10
TX***	\$945	\$10	\$12.10
AZ, CA, NV & UT	\$1,090	\$10	\$12.10

<b>VA IRRRL / FHA Streamline:</b>	<b>Admin Fee / Commitment Fee:</b>	<b>Wire Fee:</b>	<b>Flood Certification Fee:</b>
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	\$795	\$10	\$12.10
TX***	\$695	\$10	\$12.10

<b>Non-Conforming Jumbo</b>	<b>Admin Fee / Commitment Fee:</b>	<b>Wire Fee:</b>	<b>Flood Certification Fee:</b>	<b>**** CDA/Desk Review Fee:</b>	<b>****BPO: Drive-By</b>	<b>**** Value Reconciliation</b>
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	\$12.10	\$176 for 2 business day turn time.	\$150 for 2 business day turn time.	\$130 for 2 business day turn time.

<b>Advantage Bridge</b>	<b>Admin Fee / Commitment Fee:</b>	<b>Wire Fee:</b>	<b>Flood Certification Fee:</b>
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, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY	\$495	\$10	\$12.10
AL, NJ, NY and TX***	Not Eligible		

<u>HELOC First Lien, Second Lien (Standalone), and Combo OR      Closed End Second (CES) Standalone and Combo:</u>	Admin Fee / Commitment Fee:	Wire Fee:	Flood Certification Fee:	**** AVM (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	\$545	\$10	\$12.10	\$12	\$55
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

Updated:12.2025