



FLCBANK BROKER SCHEDULE OF FEES

Eligible Lending States:

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. *See product eligibility restrictions below.*

Standard Broker Fees

Product	States/Eligibility Restrictions	Admin / Commitment	Wire	Flood Cert.	Services (If applicable)	Notes
Conventional / Government	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; <i>See Texas Exceptions</i>	\$1,045	\$10	\$12.10		
	AZ/CA/NV/UT	\$1,090	\$10	\$12.10		
VA IRRRL / FHA Streamline	<i>See Eligible Lending States & Texas Exceptions</i>	\$795	\$10	\$12.10		
Non-Conforming Conventional/Jumbo	<i>See Eligible Lending States</i>	\$1,695	\$10	\$12.10	CDA/Desk Review, BPO: Drive-By, Value Reconciliation	
Advantage Bridge	Not Eligible: AL, NJ, NY & TX	\$495	\$10	\$12.10		
HELOC First Lien, Second Lien (Standalone), and Combo/ Closed End Second (CES) Standalone and Combo	Not Eligible: NY & TN; <i>See Texas Exceptions</i>	\$545	\$10	\$12.10	AVM, Exterior Property Condition Report	NC HELOC: Total lender fees may not exceed 1% of the credit limit. NC CES: Total lender fees may not exceed 2% of the loan amount.

- Commitment states are IA, LA, NC & NJ
- Residential Mortgage Fee of \$10 applies to all GA loans
- Foreclosure Fee of \$80 applies to all WA loans

★ Texas Exceptions

Product/Services	Exception Details
Conventional / Government	\$945 Admin
VA IRRRL / FHA Streamline	\$695 Admin
Advantage Bridge	Not Eligible
HELOC	Not Eligible
Closed End Second (CES)	Not Eligible for Texas Refinances
Closing Attorney Document Preparation	\$150 All non-A6 Products \$200 for Texas Primary Cash-out (A6)



Note: Only the items listed above differ from the Standard Broker Fee Schedule.

Additional Services (If Applicable)

Per Product requirements

Service	Turn Time	Fee
CDA / Desk Review	2 Business Days	\$176
BPO Drive-By	2 Business Days	\$150
Value Reconciliation	2 Business Days	\$130
AVM	Same Day	\$12
Exterior Property Condition Report	2 Business Days	\$55

Note: Fees are subject to Clear Capital's or the vendor's discretion based on service, regulatory, or their requirements. Forms for unique or complex properties are by quote only.

Condo Pass-Through Fees

Applicable when a condominium project review is required.

Condo Service	Fee
Fannie Mae/Freddie Mac Full Lender Review (Established Condo)	\$325
New Condominium (FNMA/FHLMC)	\$630
New Condominium Conversion (FHLMC Only)	\$600
Certification of Subsequent Phases	\$225
Recertification of Approval	\$225
FNMA Approved Condo in CPM – Insurance Review	\$100
FHA Single-Unit Approvals	\$350
FHA Condo Certification of Approved Projects (Applies to project approvals listed on FHA's website requiring continued compliance confirmation)	\$275

Important Notes

- Maximum Broker Lender Compensation: 2.75%
- Ineligible States: AK, HI, Guam, and Puerto Rico.
- Loan must pass all High-Cost tests (including but not limited to: State, HPML, Section 32, and QM Points & Fees).