



FLCBANK NON-DELEGATED CORRESPONDENT(NDC) 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 NDC Fees

Product	States/Eligibility Restrictions	Admin / Commitment	Wire	Flood Cert.	Services (If applicable)	Notes
Conventional / Government	<i>See Eligible Lending States & Texas Exceptions</i>	\$850	\$10	\$12.10		
VA IRRRL / FHA Streamline	<i>See Eligible Lending States & Texas Exceptions</i>	\$650	\$10	\$12.10		
Non-Conforming Conventional/Jumbo	<i>See Eligible Lending States</i>	\$1,395	\$10	\$12.10	CDA/Desk Review, BPO: Drive-By, Value Reconciliation	

- 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	\$750 Admin
VA IRRRL / FHA Streamline	\$550 Admin
Closing Attorney Document Preparation when closing documents are prepared by FLCBank	\$150 All non-A6 Products \$200 for Texas Primary Cash-out (A6)

Note: Only the items listed as exceptions differ from the Standard NDC Fee Schedule.

Effective July 2026

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

- 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).