



Fee Schedule – May 30, 2008

Standard Per Loan File Fees:

- \$395 per file
- 14% Broker Service Fee
- 60% compensation on Mexican property loans
- 40% compensation on lagging US loans older than 30 days with “file started” status
- \$250 per file- AZ subject property fee to pay for AZ Responsible Individual
- \$200 FHA Loan Fee

Annual Fees:

- \$50 One-time Criminal Background Check fee
- \$190 Annual Encompass software fee
- Branch Fee if required by state-See Branch Fees

Loan Placement:

- 1/2 % point for placing a loan with a lender. Loan must close for fee to be required

Standard Processing Fees:

- \$495 Processing Fee on first mortgage (presently mandatory all loans)
- \$200 Processing Fee on piggyback second mortgage
- \$495 Processing Fee on standalone second mortgage
- \$50 Processor charge to Resubmit approved, stipped loan to a different lender

Optional Service Fees (*based on Loan Officer Request*):

- \$250 Adding new correspondent lender fee
- \$100 Fee for setup of non-corporate AE or License submittal or Branch Letter
- \$115 Charge to convert file from Point to Encompass or submit docs to customer for signature or for processor to verbally take loan from customer
- \$95 Processor fee to upload file for Prequal on 1st mortgage, \$45 on 2nd
- \$25 Fee to download, print & file for auditing a file that is in electronic form in Encompass
- \$50 Credit Reissue Fee

Administrative Service Fees (*for the chronically forgetful*):

- \$25 Fee to send a check in lieu of Direct Deposit Funds transfer
- \$25 Resetting a password
- \$100 Fee for appraisal monies or invoices rec'd by 1st Nations Mortgage Corp.
- \$25 fee to provide a lender username and password for any lender not on 1st Nations Mortgage Preferred Lender list
- \$15 Garnishment management fee

Additional Staff Time Fees (*when your problem becomes our emergency*):

- \$100-Hourly rate for staff member to work projects outside of duty scope
- \$250-Hourly rate for senior executive to work projects outside of duty scope



Fee Schedule – Oct. 15, 2007

Page 2 of 2

Branch License Fees:

- \$250 Virginia Branch License fee
- \$450 Georgia Branch License fee
- \$450 California Branch License fee (1 year)
- \$350 CA Annual Branch License Renewal fee
- \$375 Florida Branch License fee and annual renewal fee
- \$500 Maryland Branch fee (Owings Mills address)
- \$2000 MD Branch fee (Brick & Mortar)
- \$200 Massachusetts Branch fee
- \$200 Connecticut Registration Fee (2 years)
- \$200 Tennessee Registration Fee
- \$500 Arizona Branch fee
- \$200 Charge for unlicensed branch to close in another state

Commercial Loans:

- 80% of any Commercial Loan Proceeds are paid to the LO less the standard Admin Fee and/or any splits with a Associate Senior LO, Branch Manager or others within the LO contract. These proceeds do not include processing fees.
- There is an annual \$699 fee for using our Commercial Division which must be prepaid prior to 1st Nations working on your loan.