

| Wholesale Fees       |   |  |  |  | Flood Cert Fee   | CDA Fee                                  | Redraw Fee                        |
|----------------------|---|--|--|--|------------------|--|-----------------------------------|
| Lender Fee           |   |  |  |  |                  |  |                                   |
|                      | <i>All Loans (unless otherwise noted in next columns)</i> | <i>All Jumbo &amp; Non-QM</i>            | <i>HELOCs</i>                          | <i>FHA Streamline &amp; VA IRRRL</i>   | <i>All Loans</i> | <i>Arches Jumbo &amp; Sequoia Non-QM</i> | <i>DSCR Loans w/ Redrawn Docs</i> |
| Alabama              | \$995   | \$1,395                                  | \$995                                  | \$595                                  | \$10             | \$125                                    | \$250                             |
| Arizona              | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Arkansas             | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| California           | \$1,135   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Colorado             | \$1,070   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Connecticut          | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Delaware             | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| District of Columbia | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Florida              | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Georgia              | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Hawaii               | \$1,135   | \$1,395                                  | N/A                                    | \$595                                  |                  |  |                                   |
| Idaho                | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Illinois             | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Iowa                 | \$995<br><i>(Loan Origination Fee)</i>                    | \$1,395<br><i>(Loan Origination Fee)</i> | \$995<br><i>(Loan Origination Fee)</i> | \$595<br><i>(Loan Origination Fee)</i> |                  |  |                                   |
| Kansas               | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Kentucky             | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Louisiana            | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Maine                | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Maryland             | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Michigan             | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Minnesota            | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Mississippi          | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Montana              | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Nebraska             | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| New Hampshire        | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| New Jersey           | \$995<br><i>(Application Fee)</i>                         | \$1,395<br><i>(Application Fee)</i>      | \$995<br><i>(Application Fee)</i>      | \$595<br><i>(Application Fee)</i>      |                  |  |                                   |
| New Mexico           | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| North Carolina       | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| North Dakota         | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Ohio                 | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Oklahoma             | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Oregon               | \$1,070   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Pennsylvania         | \$995<br><i>(Loan Origination Fee)</i>                    | \$1,395<br><i>(Loan Origination Fee)</i> | \$995<br><i>(Loan Origination Fee)</i> | \$595<br><i>(Loan Origination Fee)</i> |                  |  |                                   |
| South Carolina       | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| South Dakota         | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Tennessee            | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Texas                | \$995   | \$1,395                                  | N/A                                    | \$595                                  |                  |  |                                   |
| Utah                 | \$1,070   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Washington           | \$1,070   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Wisconsin            | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |
| Wyoming              | \$995   | \$1,395                                  | \$995                                  | \$595                                  |                  |  |                                   |

**INSURANCE LOSS PAYEE CLAUSE**  
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