

Wholesale Fees							
Lender Fee			Flood Cert Fee	CDA Fee	Valuation Management Fee	Redraw Fee	
All Jumbo & Non-QM	Olympic 2nd	Acadia & Glacier 2nds	All Loans \$10	If required per guidelines \$120	All Loans \$50	DSCR Loans w/Redrawn Docs \$250	
Alabama	\$1,595	\$799	\$1,030				
Alaska	\$1,595	\$799	\$1,030				
Arizona	\$1,595	\$799	\$1,030				
Arkansas	\$1,595	\$799	\$1,030				
California	\$1,595	\$799	\$1,030				
Colorado	\$1,595	\$799	\$1,030				
Connecticut	\$1,595	\$799	\$1,030				
Delaware	\$1,595	\$799	\$1,030				
District of Columbia	\$1,595	\$799	\$1,030				
Florida	\$1,595	\$799	\$1,030				
Georgia	\$1,595	\$799	\$1,030				
Hawaii	\$1,595	\$799	\$1,030				
Idaho	\$1,595	\$799	\$1,030				
Illinois	\$1,595	\$799	\$1,030				
Indiana	\$1,595	\$799	\$1,030				
Iowa	\$1,595 ("Loan Origination Fee")	\$799 ("Loan Origination Fee")	\$1,030 ("Loan Origination Fee")				
Kansas	\$1,595	\$799	\$1,030				
Kentucky	\$1,595	\$799	\$1,030				
Louisiana	\$1,595	\$799	\$1,030				
Maine	\$1,595	\$799	\$1,030				
Maryland	\$1,595	\$799	\$1,030				
Massachusetts***	\$1,595 (DSCR only)	N/A	N/A				
Michigan	\$1,595	\$799	\$1,030				
Minnesota*	\$1,595	N/A	N/A				
Mississippi**	\$1,595 (Jumbo only)	\$799	\$1,030				
Missouri	\$1,495	\$799	\$1,030				
Montana	\$1,595	\$799	\$1,030				
Nebraska	\$1,595	\$799	\$1,030				
Nevada	\$1,595	\$799	\$1,030				
New Hampshire	\$1,595	\$799	\$1,030				
New Jersey	\$1,595 ("Application Fee")	\$799 ("Application Fee")	\$1,030 ("Application Fee")				
New Mexico	\$1,595	\$799	\$1,030				
North Carolina	\$1,595 ("Loan Origination Fee")	\$799 ("Loan Origination Fee")	\$1,030 ("Loan Origination Fee")				
North Dakota	\$1,595	\$799	\$1,030				
Ohio	\$1,595	\$799	\$1,030				
Oklahoma	\$1,595	\$799	\$1,030				
Oregon	\$1,595	\$799	\$1,030				
Pennsylvania	\$1,595 ("Loan Origination Fee")	\$799 ("Loan Origination Fee")	\$1,030 ("Loan Origination Fee")				
Rhode Island	\$1,595	\$799	\$1,030				
South Carolina	\$1,595	\$799	\$1,030				
South Dakota**	\$1,595 (Jumbo only)	\$799	\$1,030				
Tennessee	\$1,595	\$799	\$1,030				
Texas	\$1,595	\$799	\$1,030				
Utah	\$1,595	\$799	\$1,030				
Vermont	\$1,595	\$799	\$1,030				
Virginia	\$1,595	\$799	\$1,030				
Washington	\$1,595	\$799	\$1,030				
West Virginia	\$1,595	\$799	\$1,030				
Wisconsin	\$1,595	\$799	\$1,030				
Wyoming	\$1,595	\$799	\$1,030				

\*Closed-End 2nds not available

\*\*Non-QM not available

\*\*\*DSCR only

Consumer Direct Fees									
Lender Fee			Credit Report Fee	Wire Transfer Fee	UDN Fee	Flood Cert Fee	CDA Fee	AVM / PCR Fee	Valuation Management Fee
All Loans (unless otherwise noted in next columns)	FHA Streamline & VA IRRRL	Family & Friends	All Loans	All Loans	All Loans \$36	All Loans \$10	If required per guidelines \$120	Olympic 2nds if no full appraisal required \$80	All Loans \$50
Colorado	\$995	\$595	\$0	\$0	\$59.50	\$15.00			
Iowa	\$995 ("Loan Orig. Fee")	\$595 ("Loan Orig. Fee")	\$0	\$0	\$58.50	\$15.00			
Massachusetts***	\$995 (DSCR only)	N/A	\$0	\$0	\$58.50	\$15.00			
Minnesota*	\$995	\$595	\$0	\$0	\$58.50	\$15.00			
Mississippi**	\$995 (excluding Non-QM)	\$595	\$0	\$0	\$58.50	\$15.00			
New Jersey	\$995 ("Application Fee")	\$595 ("Application Fee")	\$0	\$0	\$58.50	\$0.00			
Pennsylvania	\$995 ("Loan Orig. Fee")	\$595 ("Loan Orig. Fee")	\$0	\$0	\$58.50	\$15.00			
South Dakota**	\$995 (excluding Non-QM)	\$595	\$0	\$0	\$58.50	\$15.00			
All Other States	\$995	\$595	\$0	\$0	\$58.50	\$15.00			

\*HELOCs & Closed-End 2nds not available

\*\*Non-QM not available

\*\*\*DSCR only