



## MORTGAGE LOAN FEE SCHEDULE

### MORTGAGE LOAN CHARGES

<b>Origination Fees</b>	
Home Equity Origination Fee	\$245.00
Portfolio 1 <sup>s</sup> Mortgage, Freddie, FNMA, FHLB	\$895.00
Origination Fee – AmeriHome Jumbo	\$975.00
Origination Fee - FHA, RD	\$995.00
Origination Fee – MSHDA/OHFA	1% of Base Loan Amount
Origination Fee – Construction or Renovation	\$895.00
Origination Fee – Self Build Construction or Renovation	\$895.00
Rate Extension Fee	% of Loan Amount, Variable by Loan
Underwriting Fee (MSHDA)	\$500.00
Underwriting Fee (AmeriHome - Jumbo)	\$475.00
Underwriting Fee (OHFA)	\$509.00
Processing Fee	\$295.00
<b>Services Borrower Cannot Shop For</b>	
Affidavit of Affixture	\$90.00
Appraisal	≥ \$475.00
Appraisal Desktop Analysis (Payable to 3rd Party - Required by Investor – NewRez - Jumbo)	\$150.00
Appraisal Recertification	≈ \$250.00 general
Certificate of Manufactured Home Ownership	\$15.00
Condo Questionnaire – as required by vendor	≈ \$250.00
Credit Report	\$65.25 Individual / \$131.50 Joint
Draw Inspection Fees (after close)	≥ \$550.00
Drive By Appraisal Report (prior to close)	\$16.00
E-Recording Fee – CSS & MSHDA	\$4.35
FHA MIP - Upfront	1.75% of Base Loan Amount
Final Inspection (after close)	≈ \$150.00
Final Inspection (prior to close)	≈ \$150.00
Flood Determination	\$8.00
HUD Data Plate Replacement	\$225.00
HVE	\$8.00
CSS – 2 <sup>nd</sup> mortgage loans, as applicable	\$95
RD Guarantee Fee - Upfront	1% of Total Loan Amount
Structural Inspection – Manufactured Homes (Required by Lender / Lender Selects) (prior to close)	≈ \$450.00

Subordination - fee to granting bank	≈ \$250.00
Survey (Required by Lender / Lender Selects) (prior to close)	≈ \$300.00
Tax Monitoring – Non-escrowed loans	\$83.00
MCC/MTC (MSHDA/OHFA)	\$500.00
<b>Services Borrower Can Shop For</b>	
Chain of Title – as required by investor	≈ \$75.00
Pest Inspection (Required by Lender / Borrower Selects)	Variable by Property
Title Draw Fee (Construction - Not Required by Bank)	≈ \$200.00
Title Insurance Premium	Variable by Loan and Title Co.
Title Search	≈ \$200.00
Title Settlement	≈ \$450.00
Well and Septic Fee (required by RD)	≈ \$250.00
<b>Government Fees</b>	
Mortgage Recording (Wayne County is \$15 First Page + \$3 Additional Page)	≥ \$30.00
Additional Recording Fees (Deed, Assignment, MSHDA Mortgage, Affidavit of Affixture, NOC)	≥ \$30.00
Stamp Tax (ex - Florida Loans)	Variable by Property
Transfer Taxes	% of Purchase Price
<b>Prepays</b>	
Mortgage Insurance Premium	Variable by Loan
Past Due Tax Bills	Variable by Property
Prepaid Interest	Variable by Loan
Real Estate Taxes	Variable by Property
<b>Other</b>	
Broker/Admin Fee to Realtor	≈ \$250.00
Commissions	% of Purchase Price
HOA and Condo (Transfer of Ownership)	Variable by Association
Home Warranty	Variable by Property
Inspections and Survey Fees (Required by PA, Borrower Selects)	Variable by Property
Owners Title Policy	Variable by Loan and Title Co.