

# Wholesale FEE SCHEDULE - Effective July 1, 2016

---

## ***Introduction***

Towne Mortgage Company is committed to providing you with some of the lowest delivery fees. Our fees vary depending on the loan product you deliver us.

---

## ***Fee Schedule***

A.	<b>Underwriting Fees</b>	<b>\$895.00</b>
	<b>**Underwriting if client prepares closing docs</b>	<b>\$625.00</b>
B.	<b>Flood Certification - All Loans</b>	<b>\$ 20.00</b>
C.	<b>203(k) - Supplemental Origination Fee</b> <b>203(k) Streamline - Supplemental Origination Fee</b>	<b>1.5% or \$ 350.00</b> (the greater of)

***Additional Fees Assessed - Applies to Borrower Paid Transactions ONLY. Fees will not be charged on Lender Paid Transactions.***

A.	<b>Rush Closings</b> Closing requests received less than 72 hours prior to the intended closing will be deemed a rush and/or redraw. All rush closings requests are approved at the discretion of Towne Mortgage.	<b>\$ 100.00</b>
B.	<b>Re-Doc Fee</b> (A re-doc fee is assessed when a closing is rescheduled after the production of closing package has been prepared or when changes to the closing package are requested after the closing package has been completed.)	<b>\$ 100.00</b>
	<i>Note: These additional fees (if charged) will reduce broker compensation.</i>	

## **Maximum Allowable Points and Fees:**

Towne Mortgage will not purchase any loan in which the total points and fees exceeds three (3) percent of the "total loan amount" as defined under QM.

Towne Mortgage will not purchase any HPML Section 35 or High Cost Loans.