

FLCBank Broker Schedule of Fees

Conventional / Government:	Admin Fee / Commitment Fee:	Wire Fee:	Flood Certification Fee:
AL, AR, CO, CT, DE, FL,GA**, IA*, ID, IL, IN, KS, KY, LA*, MA, MD, ME, MI, MN, MO, MS, MT, NC*, ND, NE, NH, NJ*, NM, NY, OH, OK, OR, PA, RI, SC, SD, TN, VA, VT, WA, WI, WV, WY	\$1,045	\$10	\$11.10
TX***	\$945	\$10	\$11.10
AZ, CA, NV & UT	\$1,090	\$10	\$11.10

VA IRRRL / FHA & USDA Streamlines:	Admin Fee / Commitment Fee:	Wire Fee:	Flood Certification Fee:
AL, AR, AZ, CA, CO, CT, DE, FL, GA**, IA*, ID, IL, IN, KS, KY, LA*, MA, MD, ME, MI, MN, MO, MS, MT, NC*, ND, NE, NH, NJ*, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY	\$795	\$10	\$11.10
TX***	\$695	\$10	\$11.10

Non-Conforming Jumbo	Admin Fee / Commitment Fee:	Wire Fee:	Flood Certification Fee:	**** CDA/Desk Review Fee:	****BPO: Drive-By	**** Value Reconciliation
AL, AR, AZ, CA, CO, CT, DE, FL, GA** IA*, ID, IL, IN, KS, KY, LA*, MA, MD, ME, MI, MN, MO, MS, MT, NC*, ND, NE, NH, NJ*, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX***, UT, VA, VT, WA, WI, WV, WY	\$1,695	\$10	\$11.10	\$176 for 2 business day turn time.	\$146 for 2 business day turn time.	\$126 for 2 business day turn time.

Advantage Bridge	Admin Fee / Commitment Fee:	Wire Fee:	Flood Certification Fee:
AR, AZ, CA, CO, CT, DE, FL, GA** IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY	\$495	\$10	\$11.10
AL, NJ, NY and TX***		Not Eligible	

Standalone HELOC and Combo HELOC OR Standalone Closed End Second (CES) and Combo Closed End Second (CES):	Admin Fee / Commitment Fee:	Wire Fee:	Flood Certification Fee:	**** AVM (Automated Valuation Model)	**** Exterior Property Condition Report
AL, AR, AZ, CA, CO, CT, DE, FL, GA** IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC****, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX***, UT, VA, VT, WA, WI, WV, WY	\$545	\$10	\$11.10	\$12	\$50
NY,TN, TX***	Not Eligible				

Updated:12.2024

Reminder: The loan must pass all High Cost tests (ie. Fannie Mae, Freddie Mac, State, HPML, Section 32 and QM Points & Fees

Ineligible states: AK, HI, Guam and Puerto Rico

Maximum Broker Lender Compensation: 2.75%

^{*} Commitment Fee States

^{**} GA only - Residential Mortgage Fee of \$10

^{***} TX only - Bridge and HELOC Not eligible/CES Refinance Not eligible - closing attorney doc prep fee of \$150

^{****}NC only **HELOC** - total amount of lender fees cannot exceed 1% of credit limits / **CES** - total lender fees may not exceed 2% of the loan amount

^{****}Fees subject to revision at Clear Capital's discretion based on service, regulatory or their requirements. Forms on unique or complex properties are by quote only