

Spring EQ Fees Breakdown:

- Fixed Rate Loan Administration Fee = \$799
- HELOC Loan Administration Fee = \$295
- HELOC Annual Maintenance Fee = \$99 per year

3rd Party Fees:

Credit Report & Flood	\$8
Doc Prep - Docutech	\$30
Title Report -Title 365 (Line amount <= \$249.9K)	\$80 **
Title Report -Title 365 (Line amount >= \$250K)	Varies **
Notary & Disbursement fee – Title 365	\$290 **
Drive-By Appraisal (POC) if required	\$149
Full Appraisal - See Website	Varies
CDA & PCI (Collateral Desktop Analysis & Property Condition Inspection) if using a Prior-use Appraisal	\$115 **

**Not applicable to Piggyback combos, as we are using the first mortgage company title company and Spring EQ pays for appraisal review on Piggybacks using a prior use appraisal

See our website for appraisal cost by state:

<https://www.wholesale.springeq.com/appraisal-order/>

If not using a previous appraisal (within 12 months on Fixed product, and 4 months on HELOC):

- A Drive-by Appraisal* (Clear Val Exterior Valuation) is required on loan amounts **less than or equal to \$175,000**. The cost is \$149. This will be ordered by Spring EQ and charged to the borrower at closing.
- A full Interior Appraisal (1004/1025/1073) is required when **loan amount is greater than \$175,000**. This cost varies. This will be ordered by our wholesale partner, through Spring EQ's AMC via our website link, and paid up-front by the borrower's credit card.

*Note: Full Appraisals are also recommended, but not required, if the borrower has done significant improvements that may not show on courthouse records or on a drive-by.

Stand-alone:

- If Using Previous Appraisal (within 12 months on Fixed product, and 4 months on HELOC), the borrower pays for CDA & PCI (Collateral Desktop Analysis & Property Condition Inspection)= \$115. This will be ordered by Spring EQ and charged to the borrower at closing.
- Title Fees - Title 365 Fees shown above.
 - Loan amount greater than \$250,000: Full Title is required and will be ordered by Spring EQ. (cost varies by state)
 - Loan amounts \$249,900 or less - Spring EQ will order a property Report = \$80.

Piggyback Combo (Purchase & Refi):

- If Using Previous Appraisal (within 12 months on Fixed product, and 4 months on HELOC), Spring EQ will obtain the CDA & PCI. (Collateral Desktop Analysis & Property Condition Inspection) This will be ordered and paid for by Spring EQ with no charge to borrower.
- When using an outside title provider, the fees notated ** above will not be applicable as the outside Title company will have their own fees **A FULL ALTA TITLE POLICY IS REQUIRED**, many title companies will provide a "Supplemental Title" Policy. It may piggyback on the 1st title policy, but this loan requires its own title insurance and Closing Protection Letter (CPL).

The fees are an estimate and will vary based on specific loan characteristics. Spring EQ will disclose all accurate fees to the customer within 3 days of receiving the loan application and fees are calculated based on the information provided in the registration