

WHOLESALE LENDER "JUNK" FEES

	Sample "A" Lenders							Sample "B" Lenders		
	Amer. Sterling	Chase Manhattan	First Horizon	Flagstar	Greenpoint	Mortgage IT	Stearns	Wells Fargo	Fieldstone	HLMC
Underwriting		\$350			\$775				\$999	\$685
Doc Prep		\$250		\$35			\$195			\$210
Administration		\$75	\$650	\$450		\$650	\$625	\$680		
Funding Fee	\$795									\$100
Tax Service		\$69	\$90	\$75	\$79	\$69		\$81	\$65	\$80
Flood Cert		\$11	\$24	\$15	\$11	\$15		\$20	\$13	\$30
Credit Report				\$7						
Fund in Flagstar's name				\$200						
TOTAL "Junk" Fees	\$795	\$755	\$764	\$782	\$865	\$734	\$820	\$781	\$1,077	\$1,105
<i>Average "A" Lender Junk Fees =</i>				<i>\$787</i>						