

FHA	Fee Amount	LE Section
<b>Lender Underwriting</b>	\$ 840.00	Section A
<b>Discount Points (Charge)</b>	Must be bona fide and buy down the rate – may not be charged on a “no cost” loan.	Section A

Third Party Fees	Fee Amount	LE Section
<b>Appraisal</b>	Refer to Appraisal Fee Sheet	Section B
<b>Flood Cert.</b>	\$ 10.00	Section B
<b>HOA Cert.</b>	\$ 100.00 or actual	Section B
<b>Additional Doc Prep Fees:</b>		
<b>CEMA &amp; Section 255 Affidavit</b>	\$ 250.00	Section B
<b>Deed &amp; Transfer Tax Documents</b>	\$ 350.00	Section B
<b>Subordination Agreement (if applicable)</b>	\$ 150.00	Section B
<b>Satisfaction of Mortgage</b>	\$ 150.00	Section B
<b>Power of Attorney (if applicable)</b>	\$ 150.00	Section B
<b>Attorney Doc Prep</b>	\$ 200.00	Section B
<b>Attorney/Settlement Fee</b>	\$1000.00 - \$1200.00	Section B
<b>Courier Fee</b>	\$ 75.00	Section B
<b>Title Insurance Premium, Endorsements, Title Closer Fee, Sales Tax, Title Courier Fee</b>	Defer to CEMA Worksheet and Preliminary LE provided by the WesLend approved CEMA law firm.	Section C
<b>CEMA, 255 Affidavit and Assignment Recording Fees</b>	\$ 500.00	Section E
<b>Gap Mortgage Recording Fee</b>	\$ 250.00	Section E
<b>Mortgage Tax</b>	Defer to Preliminary LE provided by the WesLend approved CEMA law firm.	Section E

**NOTE: This document is an overview of the NY CEMA fees. Wholesale brokers must use the CEMA Worksheet provided by the WesLend approved CEMA law firm when providing initial disclosures and must submit the CEMA Worksheet upon loan submission to WesLend Financial.**

All Lender and Third Party Fees must be included on initial LE. Points and Fees cannot exceed 5%. Transfer Taxes and New York Mortgage Tax must be included on the initial LE in Section E (if applicable). This is a zero tolerance fee.

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