



Loan Origination Fee Schedule

Origination Fees

Effective 02/01/2025

First Mortgage Program	1% of loan
First Mortgage Document Preparation Only	\$500.00
DPA Monthly Pay Second Mortgage	\$450.00
DPA Deferred Second Mortgage	\$400.00
Second Mortgage Document Preparation Only	\$100.00
Subordinations	\$200.00
Modifications	\$300.00

Accounts Receivable (30+ days past due)

Invoices 30+ days past due	4.5% APR
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Servicing Fee Schedule

Monthly and Deferred Payment Loans

Number of Loan Files:	Effective 01/14/2026
1-5	\$1,000/year
6-10	\$2,000/year
11-20	\$3,000/year
21-30	\$4,000/year
31-45	\$5,000/year
46-60	\$6,000/year
61+	\$8/file/month

Escrowed First Mortgage Loans

Number of Loan Files:	Effective 02/01/2025
Up to 15	\$3,500/year
16+	\$17/file/month



Credit Reporting

Number of Loan Files:

1-5

6+

Effective 02/01/2025

\$500/year

\$900/year

Habitat Silent Second Mortgages

\$40/file/year

Yearly Occupancy Verification (*Upon request only*)

\$40/file/year

Loan Servicing Transfer In Fee

\$150/file

Loan Servicing Transfer Out/Early Termination Fee

\$150/file

Accounts Receivable (30+ days past due)

4.50% APR

The yearly fee is invoiced in January each year and is based on the number of loans serviced as of 12/31 of the prior year.

All Servicing includes the following:

- 24/7 Online Lender Account Access
 - 24/7 Online Borrower Account Access is an option at an additional per file/per month fee
- Automatic Withdrawal from Borrower's Account (if chosen)
- Borrower/Lender Monthly Statement
- Direct Deposit to Lender's Account (if chosen)
- Escrow Management (Real Estate Tax, Insurance, HOA)
- Late Notices
- Lender/Borrower Welcome Letter
- Live Customer Service Representative Monday through Friday 9:00 AM – 5:00 PM
- Year End Financial IRS Reports (1098/1099 Forms)