

Mountain West Financial, Inc. Wholesale Fee Chart

Updated: 5/9/22

Program	AZ	CA	CO	MN	NM	NV	OR	TX	UT	WA
CONVENTIONAL										
Underwriting	\$1095	\$1095	\$795	\$1095	\$795	\$1095	\$1095	\$1095	\$1095	\$1095
Processing Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
MCC/DPA Doc Prep	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295
MCC - Add Agency Application Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
DU REFI PLUS										
Underwriting	\$1095	\$1095	\$795	\$1095	\$795	\$1095	\$1095	\$1095	\$1095	\$1095
Processing Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Property Inspection Waiver	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75	\$75
FNMA HOMESTYLE PAYOFF (Not Active)										
Underwriting	\$1095	\$1095	\$795	\$1095	\$795	\$1095	\$1095	\$1095	\$1095	\$1095
Processing Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Energy Report Fee	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375
FNMA HOMESTYLE IMPROVEMENTS (Not Active)										
Underwriting	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095
Processing Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Energy Report Fee	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375	\$375
1004D	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Title Endorsement	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Draw Administration	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
FHA										
Underwriting	\$1095	\$1095	\$795	\$1095	\$795	\$1095	\$1095	\$1095	\$1095	\$1095
Processing Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
EEM/MCC/DPA Doc Prep	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295
MCC - Add Agency Application Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
EEM Facilitator Fee	TBD	\$500	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
(EEM) HERS Audit Fee	TBD	\$500	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
(EEM) HERS Post Inspection Fee	TBD	\$75	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
FHA STREAMLINE										
Underwriting	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VA										
Underwriting	\$1095	\$1095	\$795	\$1095	\$795	\$1095	\$1095	\$1095	\$1095	\$1095
Processing Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
EEM/MCC/DPA Doc Prep	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295
MCC - Add Agency Application Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
EEM Facilitator Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
(EEM) HERS Audit Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD

(EEM) HERS Post Inspection Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Borrower is allowed to pay up to 1% of unallowable charges as long as an Origination fee is not charged. If Seller is not paying unallowable charges, check with Locks for additional LLPA adjustment.										
VA STREAMLINE										
Underwriting	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Borrower is allowed to pay up to 1% of unallowable charges as long as an Origination fee is not charged. MWF will pay for any unallowable charges above the 1% amount paid by the borrower.										
USDA										
Underwriting	\$1095	\$1095	\$795	\$1095	\$795	\$1095	\$1095	\$1095	\$1095	\$1095
Processing Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
MCC/DPA Doc Prep	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295
MCC - Add Agency Application Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD

Correspondent										
Program	AZ	CA	CO		NM	NV	OR	TX	UT	WA
Correspondent										
Underwriting	\$1095	\$1095	\$1095	\$1095	\$1095	N/A	\$1095	\$1095	\$1095	\$1095

Jumbo Products (if different than standard conforming)										
Program	AZ	CA	CO		NM	NV	OR	TX	UT	WA
JUMBO R and JUMBO RC (Not Active)										
Underwriting	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095
Collateral Desk Analysis	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125
Processing Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
JUMBO AE and JUMBO AP										
Underwriting	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095
Collateral Desk Analysis	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Admin	\$395	\$395	\$395	\$395	\$395	\$395	\$395	\$395	\$395	\$395
Processing Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
JUMBO AG										
Underwriting	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095	\$1095
Collateral Desk Analysis	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Processing Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD

Strategic Products										Updated:4-6-2022
Program	AZ	CA	CO	NM	NV	OR	TX	UT	WA	
AZ - HOME PLUS										
Origination Fee	TBD*									

Fees listed here are standard fees and may not encompass every fee for a particular file. Refer to each section applicable to the specific loan file for total fees. Fees for Strategic Products are listed at the end of this chart.

Underwriting Fee	N/A
Processing Fee	Not to exceed \$695* Borrower paid
Doc Prep Fee to MWF	N/A
Admin Fee	N/A
Compliance Review Fee (paid to Hilltop Securities)	\$225
Servicing Funding Fee payable to MWF	\$400
Homebuyer Counseling Fee	TBD

*Max Broker Compensation: Origination plus Processing may not exceed the amount of the Broker's existing comp plan

AZ - HOME PLUS Subordinate Fees - when combined with HOME PLUS 1st (do not disclose on 1st TD)

Doc Prep Fee	\$295
Recording Fee	TBD

CA - CalHFA & CalHFA CalPLUS

Origination Fee	See Below
Underwriting Fee	\$995
Processing Fee (Allowed only after all other fees, including MWF Underwriting)	TBD
Doc Prep Fee	N/A
Admin Fee	N/A
Compliance Review Fee	N/A
Master Servicing Funding Fee (paid to Lakeview Loan Servicing)	\$250
Homebuyer Counseling Fee	TBD

Origination on 1st TDs is the lesser of 2.50% or the amount of the Broker's existing comp plan. Broker Comp cannot exceed 2.50%.

No additional lender fees may be charged

Maximum combined lender fees may not exceed > of 3% or \$3,000.

CA - CalHFA Subordinate Fees - when combined with CalHFA 1st or CalPLUS 1st (do not disclose on 1st TD) MyHome

Processing Fee (paid to MWF)	\$250
Recording Fee	TBD

No Compensation paid on MyHome 2nd TD

CA - CalHFA w/ ZIP Silent 2nd

Processing Fee	\$50
Recording Fee	TBD

No Compensation paid ZIP TD

CA - GSFA PLATINUM

Origination Fee (Borrower Paid Only)	2.000%
Underwriting Fee	\$995
Processing Fee	Up to \$900*
Doc Prep Fee	\$295

Admin Fee		N/A	
Compliance Review Fee		N/A	
Servicing Funding Fee payable to MWF		\$400	
Homebuyer Counseling Fee		TBD	
*3rd party processing fees are allowed. The broker may charge a processing fee as long as total compensation including the origination fee is within the broker's allowable comp plan.			
CA - OPEN DOORS			
Origination Fee (Borrower Paid Only)		2.000%	
Underwriting Fee		\$995	
Processing Fee		Up to \$900*	
Doc Prep Fee		N/A	
Admin Fee		N/A	
Compliance Review Fee		N/A	
Master Servicing Funding Fee (paid at Gateway)		\$399	
Homebuyer Counseling Fee		TBD	
CA - OPEN DOORS Subordinate Fees - when combined with UHC 1st (do not disclose on 1st TD)			
Doc Prep Fee		\$295	
CO - CHFA Preferred, SmartStep & FirstStep			
Origination Fee		1.000%	
Underwriting Fee		\$695	
Processing Fee		Not to exceed \$695	
Doc Prep Fee		N/A	
Admin Fee		N/A	
1004D		\$175 if applicable	
Compliance Review Fee		N/A	
Master Servicer Funding Fee		N/A	
Homebuyer Counseling Fee		TBD	
CO- CHFA Preferred Plus, SmartStep Plus & FirstStep Plus Subordinate Fees - when combined with UHC 1st (do not disclose on 1st TD)			
Closing Fee Charged by Title		TBD	
Recording Fee		TBD	
TX - SETH Star Partner Program			
Origination Fee		2.00%	
Underwriting Fee		\$995	
Processing Fee		\$695	
Tax Service Fee (Borrower Paid)		\$80	
Doc Prep Fee		N/A	
Admin Fee to MWF		\$100	
Attorney Fee		\$175	

Compliance Review Fee to eHousingPlus (Borrower Paid)		\$250	
Servicing Funding Fee payable to MWF		\$400	
Homebuyer Counseling Fee		TBD	
TX - SETH Star Partner Subordinate Fees - when combined with UHC 1st (do not disclose on 1st TD)			
Doc Prep Fee		\$295	
Recording Fee		TBD	
TX - TDHCA Program			
Origination Fee		0.000%	
Underwriting Fee		\$995	
Processing Fee		Up to \$625	
Doc Prep Fee		N/A	
Admin Fee		\$100	
Compliance Review Fee (paid to eHousingPlus)		\$275	
Purchase File Review Fee		\$150	
Tax Service Fee		\$85	
Texas Attorney Fee		\$175	
Homebuyer Counseling Fee		TBD	
TX - TDHCA Program Subordinate Fees - when combined with 1st (do not disclose on 1st TD)			
Recording Fee		TBD	
TX - TDHCA Program - with MCC			
MCC Issuance Fee (eHousingPlus)		\$400	
TX - TDHCA Program MCC Stand Alone			
MCC Issuance Fee (eHousingPlus)		\$400	
Compliance Review Fee (paid to eHousingPlus)		\$275	
UT - UHC			
Origination Fee "First Home Program"		1.000%	
Origination Fee "HomeAgain/Score Program"		1.500%	
Underwriting Fee		\$995	
Processing Fee (not to exceed broker comp plan)		\$695	
Doc Prep Fee		N/A	
Admin Fee		N/A	
Warehouse Fee		0.500%	
Compliance Review Fee		N/A	
Master Servicer Fee		N/A	
Homebuyer Counseling Fee		TBD	

Fees listed here are standard fees and may not encompass every fee for a particular file. Refer to each section applicable to the specific loan file for total fees. Fees for Strategic Products are listed at the end of this chart.

UT - UHC Subordinate Fees - when combined with UHC 1st (do not disclose on 1st TD)										
Doc Prep Fee								\$295		
Recording Fee								Up to \$40		
NTL - Chenoa Fund w/Edge Repayable Second										
Origination Fee	TBD*	TBD*	TBD*		TBD*	TBD*	TBD*	TBD*	TBD*	
Underwriting Fee	TBD**	TBD**	TBD**		TBD**	TBD**	TBD**	TBD**	TBD**	
Processing Fee	TBD**	TBD**	TBD**		TBD**	TBD**	TBD**	TBD**	TBD**	
Doc Prep Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	
Admin Fee	\$399	\$399	\$399		\$399	\$399	\$399	\$399	\$399	
Compliance Review Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	
Master Servicer Funding Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	
Homebuyer Counseling Fee	TBD	TBD	TBD		TBD	TBD	TBD	TBD	TBD	
*Set by broker. Not to exceed broker comp plan. Total fees must pass the QM test. **Standard fee for the state the property is located in.										
NTL - Chenoa Fund w/Edge Soft Second										
Origination Fee	TBD*	TBD*	TBD*		TBD*	TBD*	TBD*	TBD*	TBD*	
Underwriting Fee	TBD**	TBD**	TBD**		TBD**	TBD**	TBD**	TBD**	TBD**	
Processing Fee	TBD**	TBD**	TBD**		TBD**	TBD**	TBD**	TBD**	TBD**	
Doc Prep Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	
Admin Fee	\$399	\$399	\$399		\$399	\$399	\$399	\$399	\$399	
Compliance Review Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	
Master Servicer Funding Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	
Homebuyer Counseling Fee	TBD	TBD	TBD		TBD	TBD	TBD	TBD	TBD	
*Set by broker. Not to exceed broker comp plan. Total fees must pass the QM test. **Standard fee for the state the property is located in.										
NTL - Chenoa Fund w/Rate Advantage										
Origination Fee	TBD*	TBD*	TBD*		TBD*	TBD*	TBD*	TBD*	TBD*	
Underwriting Fee	TBD**	TBD**	TBD**		TBD**	TBD**	TBD**	TBD**	TBD**	
Processing Fee	TBD**	TBD**	TBD**		TBD**	TBD**	TBD**	TBD**	TBD**	
Doc Prep Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	
Admin Fee	\$399	\$399	\$399		\$399	\$399	\$399	\$399	\$399	
Compliance Review Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	
Master Servicer Funding Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	
Homebuyer Counseling Fee	TBD	TBD	TBD		TBD	TBD	TBD	TBD	TBD	
*Set by broker. Not to exceed broker comp plan. Total fees must pass the QM test. **Standard fee for the state the property is located in.										
NTL - Chenoa Fund Program Subordinate Fees - when combined with 1st (do not disclose on 1st TD)										
Doc Prep Fee	\$295*	\$295*	\$295*		\$295*	\$295*	\$295*	\$295*	\$295*	
Recording Fee	TBD	TBD	TBD		TBD	TBD	TBD	TBD	TBD	
*Charged on the 1st										
NTL - HomeReady										
Origination Fee	Standard	Standard	Standard		Standard	Standard	Standard	Standard	Standard	
Underwriting Fee	\$995	\$995	\$695		\$995	\$995	\$995	\$995	\$995	
Processing Fee	TBD	TBD	\$655		TBD	\$695	\$595	\$695	\$595	
Doc Prep Fee	\$295	\$295	\$295		\$295	\$295	\$295	\$295	\$295	

Fees listed here are standard fees and may not encompass every fee for a particular file. Refer to each section applicable to the specific loan file for total fees. Fees for Strategic Products are listed at the end of this chart.

Admin Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A
Compliance Review Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A
Master Servicer Funding Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A
Homebuyer Counseling Fee	TBD	TBD	TBD		TBD	TBD	TBD	TBD	TBD

Other fees as applicable in State loan is originated in.

NTL - Home Possible

Origination Fee	Standard	Standard	Standard		Standard	Standard	Standard	Standard	Standard
Underwriting Fee	\$995	\$995	\$695		\$995	\$995	\$995	\$995	\$995
Processing Fee	TBD	TBD	\$655		TBD	\$695	\$595	\$695	\$595
Doc Prep Fee	\$295	\$295	\$295		\$295	\$295	\$295	\$295	\$295
Admin Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A
Compliance Review Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A
Master Servicer Funding Fee	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A
Homebuyer Counseling Fee	TBD	TBD	TBD		TBD	TBD	TBD	TBD	TBD

Other fees as applicable in State loan is originated in.

AZ, OR, UT - Diamond

Origination Fee	2.00%				2.00%			2.00%	
Underwriting Fee	\$995				\$995			\$995	
Processing Fee	Within the broker's allowable comp plan.				Within the broker's allowable comp plan.			Within the broker's allowable comp plan.	
Doc Prep Fee	\$295				\$295			\$295	
Admin Fee	N/A				N/A			N/A	
Compliance Review Fee	N/A				N/A			N/A	
Tax Service Fee	\$78				\$78			\$78	
Master Servicer Fee	\$399				\$399			\$399	
Homebuyer Counseling Fee	TBD				TBD			TBD	

AZ, OR, UT - Diamond Subordinate Fees - when combined with UHC 1st (do not disclose on 1st TD)

Recording Fee	TBD				TBD			TBD	
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Fees listed here are standard fees and may not encompass every fee for a particular file. Refer to the specific agency for current fee structure.