

Mountain West Financial, Inc. Wholesale Fee Chart

Updated: 7/20/22

Program	AZ	CA	CO	MN	NM	NV	OR	TX	UT	WA
<b>CONVENTIONAL FIXED/ARM</b>										
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
<b>DU REFI PLUS</b>										
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
<b>FNMA HOMESTYLE PAYOFF (Not Active)</b>										
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
<b>FNMA HOMESTYLE IMPROVEMENTS (Not Active)</b>										
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
<b>FHA</b>										
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
<b>FHA STREAMLINE</b>										
Underwriting	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>VA</b>										
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

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(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.										
<b>VA STREAMLINE</b>										
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.										
<b>USDA</b>										
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
<b>Correspondent</b>										
Underwriting	\$995	\$995	\$995		\$995	N/A	\$995	\$995	\$995	\$995

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

Mountain West Financial, Inc. Wholesale Fee Chart

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Processing Fee	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD	TBD
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Strategic Products										Updated: 7/20/22
Program	AZ	CA	CO	NM	NV	OR	TX	UT	WA	
<b>AZ - HOME PLUS</b>										
Origination Fee	TBD*									
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									
Master Servicing Funding Fee (paid to US Bank)	\$400									
Homebuyer Counseling Fee	TBD									
MERS	Totaling \$25									
*Max Broker Compensation: Origination plus Processing may not exceed the amount of the Broker's existing comp plan										
<b>AZ - HOME PLUS Subordinate Fees - when combined with HOME PLUS 1st</b>										
Doc Prep Fee	\$295									
Recording Fee	TBD									
<b>CA - CalHFA &amp; CalHFA CalPLUS</b>										
Origination Fee		See Below								
Underwriting Fee		\$1095								
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								
MERS		Totaling \$25								
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.										
<b>CA - CalHFA Subordinate Fees - when combined with CalHFA 1st or CalPLUS 1st</b>										
Processing Fee (paid to MWF)		\$250								
Recording Fee		TBD								

**Mountain West Financial, Inc. Wholesale Fee Chart**

Updated: 7/20/22

No Compensation paid on MyHome 2nd TD			
<b>CA - CalHFA w/ ZIP Silent 2nd</b>			
Processing Fee		\$50	
Recording Fee		TBD	
No Compensation paid on ZIP TD			
<b>CA - GSFA PLATINUM</b>			
Origination Fee (Borrower Paid Only)		2.000%	
Underwriting Fee		\$1095	
Processing Fee		Up to \$900*	
Doc Prep Fee		\$295	
Admin Fee		N/A	
Compliance Review Fee		N/A	
Master Servicing Funding Fee (paid to US Bank)		\$400	
Homebuyer Counseling Fee		TBD	
MERS		Totaling \$25	
*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.			
<b>CA - OPEN DOORS</b>			
Origination Fee (Borrower Paid Only)		2.000%	
Underwriting Fee		\$1095	
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)		\$410	
Homebuyer Counseling Fee		TBD	
MERS		Totaling \$25	
<b>CA - OPEN DOORS Subordinate Fees - when combined with OPEN DOORS 1st</b>			
Doc Prep Fee		\$295	
<b>CO - CHFA Preferred, SmartStep &amp; FirstStep</b>			
Origination Fee		1.000%	
Underwriting Fee		\$795	
Processing Fee		Not to exceed \$695	
Doc Prep Fee		N/A	
Admin Fee		N/A	
1004D		\$175 if applicable	
Compliance Review Fee		N/A	

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.

Mountain West Financial, Inc. Wholesale Fee Chart

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Master Servicer Funding Fee		N/A	
Homebuyer Counseling Fee		TBD	
MERS		Totaling \$25	
<b>CO- CHFA Preferred Plus, SmartStep Plus &amp; FirstStep Plus Subordinate Fees - when combined with CHFA Preferred, SmartStep &amp; FirstStep 1st</b>			
Closing Fee Charged by Title		TBD	
Recording Fee		TBD	
<b>TX - SETH Star Partner Program</b>			
Origination Fee		2.00%	
Underwriting Fee		\$1095	
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	
Master Servicer Fee		\$400	
Homebuyer Counseling Fee		TBD	
MERS		Totaling \$25	
<b>TX - SETH Star Partner Subordinate Fees - when combined with SETH Star Partner Program 1st</b>			
Doc Prep Fee		\$295	
Recording Fee		TBD	
<b>TX - TDHCA Program</b>			
Origination Fee		0.000%	
Underwriting Fee		\$1095	
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	
MERS		Totaling \$25	
<b>TX - TDHCA Program Subordinate Fees - when combined with TDHCA Program 1st</b>			
Recording Fee		TBD	
<b>TX - TDHCA Program - with MCC</b>			

Mountain West Financial, Inc. Wholesale Fee Chart

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MCC Issuance Fee (eHousingPlus)								\$400	
<b>TX - TDHCA Program MCC Stand Alone</b>									
MCC Issuance Fee (eHousingPlus)								\$400	
Compliance Review Fee (paid to eHousingPlus)								\$275	
<b>UT - UHC</b>									
Origination Fee "First Home Program"									1.000%
Origination Fee "HomeAgain/Score Program"									1.500%
Underwriting Fee									\$1095
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
MERS									Totaling \$25
<b>UT - UHC Subordinate Fees - when combined with UHC 1st</b>									
Doc Prep Fee									\$295
Recording Fee									Up to \$40
<b>NTL - Chenoa Fund DPA for FHA Loans Repayable Program</b>									
Origination Fee (Borrower Paid)	Up to 1.50%*	Up to 1.50%*	Up to 1.50%*		Up to 1.50%*	Up to 1.50%*	Up to 1.50%*	Up to 1.50%*	Up to 1.50%*
Underwriting Fee	\$1095	\$1095	\$795		\$1095	\$1095	\$1095	\$1095	\$1095
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
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
MERS	Totaling \$25	Totaling \$25	Totaling \$25		Totaling \$25	Totaling \$25	Totaling \$25	Totaling \$25	Totaling \$25
*Not to exceed broker's existing comp plan. **MWF will call this \$399 Administration fee a Servicing Funding Fee disclosed in block A.									
<b>NTL - Chenoa Fund Program Subordinate Fees - when combined with 1st</b>									
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									
<b>NTL - HomeReady</b>									
Origination Fee	Standard	Standard	Standard		Standard	Standard	Standard	Standard	Standard

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.

**Mountain West Financial, Inc. Wholesale Fee Chart**

Updated: 7/20/22

Underwriting Fee	\$1095	\$1095	\$795		\$1095	\$1095	\$1095	\$1095	\$1095
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
MERS	Totaling \$25	Totaling \$25	Totaling \$25		Totaling \$25	Totaling \$25	Totaling \$25	Totaling \$25	Totaling \$25

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	\$1095	\$1095	\$795		\$1095	\$1095	\$1095	\$1095	\$1095
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
MERS	Totaling \$25	Totaling \$25	Totaling \$25		Totaling \$25	Totaling \$25	Totaling \$25	Totaling \$25	Totaling \$25

Other fees as applicable in State loan is originated in.

**AZ, OR, UT - Diamond**

Origination Fee	2.00%				2.00%			2.00%	
Underwriting Fee	\$1095				\$1095			\$1095	
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	\$410				\$410			\$410	
Homebuyer Counseling Fee	TBD				TBD			TBD	
MERS	Totaling \$25				Totaling \$25			Totaling \$25	

**AZ, OR, UT - Diamond Subordinate Fees - when combined with Diamond 1st**

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.