

2025 General Loan Pricing – Fees Only – For Licensed Brokers Only

This is how we work for Overall Fees; Remember We are not a bank.

All our fees are shown upfront on the approval to prevent bait and switch as the direct lender.

Lender Origination
Lender Pre-Paid Interest

Third Party Fees
Lender Doc Fee Amount Worksheet

1. Same as a bank but on the front end, No YSP: **Lender Origination Only**
+ (UW \$1290 + \$TBD Doc Fee Below + \$395 ADMIN) on all loans
Note + Possible Add-On investor origination if the loan risk calls for it.

- Loan Minimum \$250,000 = From 3%+
- Loans Under \$250,000 = Max \$7500 Origination
- Loans Over \$1.0MM+ = From 2.50% up to 3.5% Points +
- Loans Over \$3.0MM+ = From 2.25% up to 3.0% Points +
- Loans Over \$6MM+ = From 2.00% up to 2.50% Points +

2. **Third Party:** Title & Escrow, Notary, and County or State Fees, possible inspections or reports
Escrow and Title Fees, you can contact either directly for all Refinances for exact fees:
<http://www.privatehm.com/Approved Title and Escrow Companies.pdf>
3. **Lender Pre-Paid Mortgage Interest** – This is pre-paid mortgage interest, from 30 to 60 days.
4. **Lender Doc Fee Amount Worksheet** – See Funding Fee link below:

Loan Amount	Doc Fee Amount
Up to \$100,000	\$1,395
Up to \$250,000	\$1,595
Up to \$1,000,000	\$1,695
Over \$1,000,000	\$1,895
Commercial Docs	Add \$200

- Rates based on 30% Location, 30% Curb Appeal, 25% Equity, 15% Borrower
- 1st MTG Ranges from 9% to 13.99% / LTVs from 1% to 70%
- 2nd MTG Rates from 11.99% to 14.99% / CLTV from 2% to 70%
- Considering hundreds of factors including occupancy, property type, and many other factors

Thank you again for considering us.

Amended 1/2025