

SCHEDULE OF FEES

Description	From	To	Comments
Appraisal Fee	\$0.00	\$2,000.00	Exterior Appraisal: \$600; Interior Appraisal: \$800; Commercial Exterior Appraisal: Quoted Only*; Commercial Interior Appraisal: Quoted Only*. *Depending upon property type, size and location, price will vary. In addition, any appraisal could be required to be reconciled. Reconciliation Fee: Varies per above
Bankruptcy Fees and Costs	\$0.00	\$5,000.00	Varies based on time involved and hourly rate. ClearSpring follows the FNMA fee structure
Broker Price Opinion (BPO) Fee	\$0.00	\$600.00	Exterior BPO: \$135; Interior BPO: \$185; Commercial Exterior BPO: \$450; Commercial Interior BPO: \$550; AVM's: \$15. In addition, any BPO could be required to be reconciled. Reconciliation Fee: \$75
Breach Letter Fees	\$0.00	\$500.00	Depending on state notifications and requirements
Foreclosure Attorneys' Fees	\$0.00	\$6,000.00	Varies based on time involved and hourly rate and type of foreclosure (Judicial/Non-Judicial). ClearSpring follows the FNMA fee structure
Foreclosure Fees and Costs	\$0.00	\$6,000.00	Varies based on time involved and hourly rate and type of foreclosure (Judicial/Non-Judicial). ClearSpring follows the FNMA fee structure
Inspection Fees	\$0.00	\$675.00	Standard Inspection: \$20; Rush Inspection: \$45; Multiple Units: \$20 for the 1st unit, \$10 for each additional unit, Maximum Charge: 52 units + 24 hour rush + Consolidated Report = \$675
Late Charge Fee (%)	0%	Varies	Late charges vary and the amount assessed is based on specific loan documents and state restrictions
Lien Release Processing Cost	\$0.00	\$75.00	Varies based on fees incurred for processing
Litigation Fees and Costs	\$0.00	\$100,000.00	Varies based on time involved and hourly rate
Loan Modification Fee	\$0.00	\$5,000.00	Dictated by Investor Guidelines
Loss Mitigation Processing Fee	\$0.00	\$150.00	Varies based on type of Loss Mitigation process
NSF or Returned Check Fee	\$0.00	\$50.00	Varies based on fees incurred for processing returned checks
Payoff Quote Fee	\$0.00	\$60.00	Varies based on state and loan type
Property Preservation Fees and Costs	\$0.00	\$5,000.00	Varies based on extent of work needed, time property requires maintenance and hourly rate. ClearSpring follows HUD Guidelines and investor approval for work is always requested
Quick Payment Fees	\$0.00	\$15.00	Varies based on type of quick pay method
Recording Cost	\$0.00	\$500.00	Varies based on fees charged by the county recorder
Title Search Fee	\$0.00	\$500.00	Dependent upon whether it is just a search or if an ALTA policy is issued.

Please note that the above fee schedule is subject to change. Please note that actual fee charges may vary depending on the location of the property, applicable law and your loan documents.