

Broker & Non-Delegated Correspondent Fees

ZONE 1:

WHOLESALE			
Product	Underwriting Fee	Administrative Fee	Non-Delegated Correspondent/Admin Fee
Conventional	\$1,199		\$699
FHA (Non-Streamline) ¹	\$1,199		\$699
FHA (Streamline)	\$699		\$699
VA		\$1,199	\$699
VA IRRRL		\$699	\$699
NonQM Bank Statements, Full Doc, 1099	\$1,499		\$699
NonQM Express DSCR, No Ratio	\$1,995		\$699
NonQM Second, Premier NonQM Second	\$995		\$699

(Zone 1: California)

ZONE 2:

WHOLESALE			
Product	Underwriting Fee	Administrative Fee	Non-Delegated Correspondent/Admin Fee
Conventional	\$1,199		\$699
FHA (Non-Streamline) ¹	\$1,199		\$699
FHA (Streamline)	\$699		\$699
VA		\$1,199	\$699
VA IRRRL		\$699	\$699
NonQM Bank Statements, Full Doc, 1099	\$1,499		\$699
NonQM Express DSCR, No Ratio	\$1,995		\$699
NonQM Second, Premier NonQM Second	\$995		\$699

(Zone 2: Alabama, Arizona, Colorado, Connecticut, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Montana, Nevada, New Hampshire, New Jersey², North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas³, Utah, Virginia, Washington, Wisconsin)

3 rd Party Processing Fee	
Maximum Allowable 3 rd Party Processing Fee	\$1,995

FHA Single Unit Approval Processing	
Payable to NDM	\$250

Texas Specific 3 rd Party Fee ³	
Attorney Review Fee Paid by Borrower to a 3 rd Party Vendor ³	\$175

1. Applies to Axis 1st, no UW fee on the 2nd
2. For loans originated in New Jersey, fee will be referred to as a "Commitment Fee"
3. Texas Specific 3rd Party Fee cannot be bought out

Fees subject to change

NDM Internal Use Only

Effective Date: 4.2.25