

### Fees

- HELOC (Adjustable) Administration Fee = \$499  
**Plus:** HELOC Annual Maintenance Fee = \$99 per year on anniversary
- HELOAN (Fixed) Administration Fee = \$799  
 (Texas HELOAN Admin Fee = \$395 <\$70,000; \$695 >=\$70,000)

#### Third Party Fees

Credit Report (per borrower)	\$6.10
Flood	\$7.50
Doc Prep (Docutech)	\$30
MERS Registration Fee	\$24.95
AVM – if acceptable and qualifies	\$45**
Drive-by Appraisal – if required	\$150
Full Appraisal (POC) – if required <a href="#">Appraisal Fee Chart (Estimated)</a>	Varies
Recording Fees	Varies
Title Report – \$249,999 or less – Short Form	\$80**
Title Report – \$250,000 or greater – Full Title - Cost varies by State & Loan Amt.	Varies**
Notary & Disbursement Fee	\$290**
Texas Attorney Fee (Texas only)	\$200
CDA & PCI (Collateral Desktop Analysis & Property Condition Inspection) – if using a previous (prior use) appraisal	\$110**

**\*\*Fees notated with \*\* are not applicable to Piggyback (purchase or refinance) combos**, as we will be using the new first mortgage lender's appraisal and title company.

**Spring EQ will pay for the appraisal review on all Piggybacks with no charge to the borrower.**

We will be using the first mortgage outside title company, and they will have their own fees. A FULL ALTA POLICY is required on our loan, but many title companies will provide a "Supplemental Title" Policy. It may piggyback on the new first mortgage title policy, but our loan requires its own title insurance and Closing Protection Letter (CPL).

[Visit our website](#) for estimated appraisal cost by state.

*The fees are an estimate and will vary based on specific loan characteristics. Spring EQ will disclose all accurate fees to the customer within 3 days of receiving the loan application and fees are calculated based on the information provided in the registration.*