

**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**

<b>Credit Report &amp; Flood</b>	<b>\$8</b>
<b>Doc Prep (Docutech)</b>	<b>\$30</b>
<b>MERS Registration Fee</b>	<b>\$24.95</b>
<b>AVM</b> – if acceptable and qualifies	<b>\$45**</b>
<b>Drive-by Appraisal</b> – if required	<b>\$149</b>
<b>Full Appraisal (POC)</b> – if required	<b>Varies</b>
<b>Recording Fees</b>	<b>Varies</b>
<b>Title Report – Service Link or Title 365</b> (Line amount </= \$249.9k)	<b>\$80**</b>
<b>Title Report – Service Link or Title 365</b> (Line amount >/= \$250k)	<b>Varies**</b>
<b>Notary &amp; Disbursement Fee – Service Link or Title 365</b>	<b>\$290**</b>
<b>Texas Attorney Fee (Texas only)</b>	<b>\$200</b>
<b>CDA &amp; PCI (Collateral Desktop Analysis &amp; Property Condition Inspection)</b> – if using a previous (prior use) appraisal	<b>\$110**</b>

**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.*