

Fees

- **FIXLINE** (Fixed Rate HELOC) Administration Fee = \$999
(Texas Admin Fee = \$395 <\$70,000; \$695 >=\$70,000)
+Plus: FIXLINE Annual Maintenance Fee = \$99 per year on anniversary
- **HELOC** (Adjustable) Administration Fee = \$999
+Plus: HELOC Annual Maintenance Fee = \$99 per year on anniversary
- **HELOAN** (Fixed) Administration Fee = \$799
(Texas Admin Fee = \$395 <\$70,000; \$695 >=\$70,000)

Third Party Fees

Credit Report (per loan)	\$25
Flood	\$7.50
Doc Prep (Docutech)	\$39.50
MERS Registration Fee	\$24.95
AVM – if acceptable and qualifies	\$45**

****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 the "Fees" section in EMMA](#) to see other third party estimated fees.

[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.