

**Effective 06/07/2017**

**Owner Occupied Residential Real Estate Loan Fees**

MPF/FNMA	\$450.00
MPF from construction or bridge	\$350.00
Freedom Mortgage Rural Development	\$500.00
Midwest Banking Services (Illini)	\$500.00
Flat Branch Mortgage	\$250.00
1-4 Family in-house up to \$35,000	\$250.00
1-4 Family in-house > \$35,000	\$350.00
Bridge Loan	\$550.00
HELOC	\$300.00
Annual fee on HELOC	\$50.00
HELOC renewal (\$50 charged annually)	NO FEE
Construction if title company disbursed	\$550.00
Construction if loan officer disbursed	\$650.00
Internal Evaluation 1-4 Family (Only charge on the 1st)	\$150.00

**Agricultural/Commercial/Rental Real Estate Loan Fees**

Workload and Complexity model (See Below)	
Agricultural/Commercial/Rental	.25% w/ min of \$400
Agricultural/Commercial/Rental Renewal	.10% w/ min of \$75
Agricultural/Commercial construction	.25% w/ min of \$400
Non-Owner (1-4 Family) Internal Evaluation	\$150.00
Internal Evaluation Ag/CRE (New and Renewal if needed)	\$250.00

Workload and Complexity- is type and number of legal issues, multiple meeting, inspections, multiple security documents, lien perfection, mailings, borrowing base requirements, guarantees, etc

Should use as guidance for Loan fee pricing above. Write memo on worksheet if you vary from this practice, up or down from suggested range detailing logic.

**Commercial & Ag non-RE term, LOC and single pay loans**

New Money Loans	.25% w/ min of \$100
Ag loans \$5,000 & under	NO FEE
Renewals:	.10% w/ min of \$75

**Irrevocable Letter of Credit**

Generally 1 year term	2% of committed liability per year w/a min of \$50.00
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**Consumer:**

New \$:	10% of new \$ w/ max of \$100
CD/DDA/SAV loans	10% of new \$ w/ max of \$50
Renewals (expedited credit investigation required)***	\$25.00

\*\*\***Expedited Credit Investigation**- This can be pulling a new credit report, re-verifying DTI, employment and/or income, etc and must be documented in the loan file.