

ALL SATISFACTIONS FEE'S WILL BE COLLECTED AT LOAN PAYOFF Collect \$40 (\$30 to record; \$10 erecord fee)

Fees- Consumer Secured Loans (non-residential)

\$65 Loan Admin Fee (**prepaid**)
 \$28.80 Motor Vehicle Fee- per vehicle (includes \$10 for lien & \$8.80 trivin fee; \$3.35 partner fee & \$6.65 agent fee)
 \$10 UCC Filing Fee (anything without a title- ATV; boat/motor/trailer etc.)
 * for private party purchases- tax/title/license apply- amount varies by purchase price

Boat Loans: \$5- add lien to title (16' & over)
 \$10- UCC fee (file on boat/motor/trailer)

Fees- 1st (In-house) Mortgage- Refinance (residential)

\$95 Work place verify (per borrower)
 \$30 Wire Fee (**prepaid**)
 \$495 Loan Admin Fee (**prepaid**)
 \$600 Appraisal Fee (this varies depending on what appraiser is used)
 \$450 Title/Lenders Policy (this varies depending on loan amount)
 \$14 Flood Determination (**prepaid**)
 \$10 E-recording fee (**prepaid**)
 \$30 Record Mortgage
\$1,724.00

Additional Fees that may be appliacable

\$100 Quit Claim Deed prep fee (from title company)
 \$40 Filing of the quit claim deed

Fees- 1st (In-house) Mortgage Purchase (residential)

\$95 Work place verification (per borrower)
 \$495 Loan Admin Fee (**prepaid**)
 \$30 Wire fee (\$ to title company for disbursing) (**prepaid**)
 \$600 Appraisal Fee (this varies depending on what appraiser is used)
 \$550 Title/Lenders Policy (disclose undiscounted amount- varies on loan amount)
 \$150 Title Company Closing Fee (varies depending on title company) (**prepaid**)
 \$14 Flood Determination (**prepaid**)
 \$30 Record Mortgage
 \$30 Deed
 \$12 E-recording fee (**prepaid**)
\$2,006.00

Fees- 1st (Fixed Rate) Mortgage w/Bankers Bank

\$300 Document Review Fee(BB) (**prepaid**)
 \$17 IRS Tax Verification (BB)
 \$350 Processing Fee (BB) (**prepaid**)
 \$79 Tax Service Fee (**prepaid**)
 \$32 Tax Transcript Fee (per borrower)
 \$30 Bank Wire Fee (**prepaid**)
 \$600 Appraisal Fee (this varies depending on what appraiser is used)
 *USDA loans- call appraiser for fee- may be different than regular fee
 \$88 Credit Report Fee (per borrower) (BB)
 \$165 Employment Verification Fee (for each one needed)
 \$20 Verble Verification of income (for each one needed) by BB
 \$11 Flood Dertermination (**prepaid**)
 \$550 Title/Lenders Policy (disclose undiscounted amount- varies on loan amount)
 \$150 Title Company Closing Fee (varies depending on title company) (**prepaid**)
 \$30 Wire fee (\$ to title company for disbursing) (**prepaid**)
 \$30 Record Mortgage
 \$20 E-record fee (\$10 per document) (**prepaid**)
 \$30 Assignment of Mortgage
 \$30 Deed (if purchase)
\$2,532.00

Additional Fees that may be appliacable

\$25 Technology Fee (USDA loans ONLY)- this is a finance charge and must be included in the APR
 \$350 Government loan doc review fee

if escrow: 2 mo. Cushion- Taxes & Insurance + number of months from Jan until close
 if waive escrow: .25% of loan amount

Fees- HELOC's ***collect \$40 satisfaction fee at time of payoff***

* Loan Admin fee is waived for all employees (directors would still be charged the normal admin fee)
 * Employees & directors will still be charged the \$50 annual fee as normal
 \$350 Loan Admin- MUST BE PAID IN CASH @ CLOSING
 \$50 Annual Fee (charged the 1st year after HELOC is open)

Fees- 2nd Mortgage's

\$395	Loan Admin Fee (prepaid)
\$30	Record Mortgage
\$10	E-Recording Fee (prepaid)
\$95	Work place verification (per borrower)
\$100	Property Evaluation
\$85	Letter Report
\$14	Flood Determination (prepaid)
<hr/> \$729.00	

Fees-Commercial Vehicle Loans

vehicles you can buy off the lot

\$65	Loan Admin Fee
\$28.80	DMV fees (per titled vehicle)
\$10	UCC filing fee- if a d/b/a loan: need 2 UCC's (\$20)
<hr/> \$103.80	

Fees-Commercial Loans (non real estate)

\$195	Loan Admin Fee (loan amount \$25,000 & under)
\$395	Loan Admin Fee (loan amount \$25,001 & over)
\$28.80	DMV fees (per titled vehicle)
\$10	UCC filing fee- if a d/b/a loan: need 2 UCC's (\$20)

*** Fees- Commerical LOC**

\$195	Loan Admin Fee (loan amount \$25,000 & under)
\$395	minimum Loan Admin Fee- (non real estate- loan amount \$25,001 & over)
\$550	minimum Loan Admin Fee- (real estate- loan amount \$25,001 & over)
\$10	UCC Filing Fee- if a d/b/a loan: need 2 UCC's (\$20)
\$28.80	DMV Fee (per titled vehicle)

If using real estate as collateral

\$100	Property Evaluation	Refi 65% LTV or less- eval is okay; Refi over 65% appraisal needed
\$85	Letter Report-	\$75,001 & over need title policy (zoned Commercial letter reports- \$175)
\$30	Mortgage	
\$30	Assignment Leases & Rents	
\$20	E-record fee	
\$14	Flood Determination	

Fees- Increase Commerical LOC

\$195.00	Loan Admin Fee
----------	----------------

Fees-Commercial Mortgage Loans

\$195	minimum Loan Admin Fee- (loan amount \$25,000 & under)
\$650	minimum Loan Admin Fee- (loan amount \$25,001 & over)
\$150	Title company closing fee (Purchase loans)
\$30	Wire fee (\$ to title company disbursing)
\$30	Mortgage
\$30	Assignment of Leases
\$20	E-Recording Fee (\$10 per document)
\$1,500	Appraisal (can be anywhere from \$400 to \$1,500 depending on property & appraiser)
\$750	Title Policy- (needed for loans \$75,000 & over)- fees vary depending on loan amount & property type (commerical buildings are more expensive)
\$85	Letter Report (loans \$75,000 or under)
\$14	Flood Determination
<hr/> \$3,174.00	

**** Evals on Commerical Buildings- \$200****

Title Company disburses

Fees-Commerical Construction (12 month temporary)

\$750	Loan Admin Fee
\$1,500	Appraisal (can be anywhere from \$400 to \$1,500 depending on property & appraiser)
\$425	Cost to fund 5 draws (varies depending title company- see below for quotes)
\$120	Wire Fee (for the draws- \$30 per number of draws allowed)
\$800	Title Policy (varies on loan amount-disclose undiscounted amount)
\$506	Owners Policy (<i>optional - choice of borrower</i>)
\$14	Flood Determination
\$30	Record Mortgage
\$10	E-Recording Fee (\$10 per document)
\$30	Deed (if they purchase land)
<hr/> \$4,185.00	

If Title Company disburses

Fees-Construction Loans (12 month temporary)

\$750	Loan Admin Fee (prepaid)
\$600	Appraisal Fee (this varies depending on what appraiser is used)
\$425	Cost to fund 5 draws (varies depending title company)
\$120	Wire Fee (for the draws- \$30 per number of draws allowed)
\$675	Title Policy (varies on loan amount-disclose undiscounted amount)
\$506	Owners Policy (optional - choice of borrower)
\$14	Flood Determination (prepaid)
\$30	Record Mortgage
\$10	E-Recording Fee (\$10 per document) (prepaid)
\$30	Deed (if they purchase the land)
\$3,160.00	

If MSB disburses (case by case decided by an officer)

Fees-Construction Loans (12 month temporary)

\$1,000	Loan Admin Fee (prepaid)
\$600	Appraisal Fee (this varies depending on what appraiser is used)
\$675	Title Policy (varies on loan amount-disclose undiscounted amount)
\$506	Owners Policy (optional - choice of borrower)
\$14	Flood Determination (prepaid)
\$30	Record Mortgage
\$10	E-Recording Fee (\$10 per document) (prepaid)
\$30	Deed (if they purchase the land)
\$2,865.00	

Title Companies that disburse- subject to change by title company

Guaranty Title Services (usually within half hour of Juneau)
\$675 5 draws (includes: site inspection & lien waivers)
No extra fee for general contracting yourself

\$750- Commercial Property for 5 draws
\$150 per draw over the 5

Knight Barry Title 262-335-2999
\$400- 4 draws (includes: site inspection & lien waivers)
Extra fee for being your own general contractor
\$100 per draw over the 4 draws

Abstract Title Co. (West Bend) 262-334-9142
\$300 - 4 draws (\$75 for additional draws)

Matrix Title Company (West Bend) 262-306-1111
\$300- 4 draws (\$75 for additional draws)

Burnett Title (located in Mequon) 262-243-5200

Schmidt Title (Fond du lac) 920-933-1030
\$350- 4 draws (\$75 for additional draws)

We'll have to call for quotes

Fees- Permanent Financing of Construction Loan

Only if- Mortgage amount would stay the same as const loan, or be lower

If loan stays @ MSB (closing costs paid in cash or new loan amount doesn't exceed the \$ of the mortgage for construction loan)

\$495	Loan Admin Fee
\$85	Letter Report
\$14	Flood Determination
\$594	

If closing costs are rolled into loan & loan amount greater than const loan

If loan stays @ MSB

\$495	Loan Admin Fee
\$450	Title Policy (varies on loan amount-disclose undiscounted amount)
\$14	Flood Determination
\$30	Record Mortgage
\$10	E-Recording Fee (\$10 per document) (prepaid)
\$999	

If loan goes to fixed rate- Bankers Bank

\$300	Document Review Fee(BB) (prepaid)
\$17	IRS Tax Verification (BB)
\$350	Processing Fee (BB) (prepaid)
\$79	Tax Service Fee (prepaid)
\$32	Tax Transcript Fee (per borrower)
\$30	Bank Wire Fee (prepaid)
\$600	Appraisal Fee (this varies depending on what appraiser is used) *USDA loans- call appraiser for fee- may be different than regular fee
\$88	Credit Report Fee (per borrower) (BB)
\$165	Employment Verification Fee (for each one needed)
\$20	Verble Verification of income (for each one needed) by BB
\$11	Flood Dertermination (prepaid)
\$550	Title/Lenders Policy (disclose undiscounted amount- varies on loan amount)
\$150	Title Company Closing Fee (varies depending on title company) (prepaid)
\$30	Wire fee (\$ to title company for disbursing) (prepaid)
\$30	Record Mortgage
\$20	E-record fee (\$10 per document) (prepaid)
\$30	Assignment of Mortgage
\$30	Deed (if purchase)
\$2,532.00	

Additional Fees that may be appliacable

\$25	Technology Fee (USDA loans ONLY)- this is a finance charge and must be included in the APR
\$350	Government loan doc review fee

if escrow: 2 mo. Cushion- Taxes & Insurance + number of months from Jan until close

if waive escrow: .25% of loan amount