



FHA Maximum Allowable Fees									
HOC	Origination Fee	Mortgage Broker Fee	Administration Fee	Application Fee	Discount Points	Processing Fee	Yield Spread Premium	Underwriting Fee	Commitment Fee
ALL	Unrestricted	Unrestricted	\$0.00	\$795.00	Rate Sheet	\$995.00	3% *	\$795.00	\$0.00

Total Broker compensation can not exceed 5.00% of the Base Loan Amount (The 5.00% limitation is inclusive of all Broker compensation.)

- * Yield Spread Premium = Maximum YSP 3.00% / FHA Streamline = 3.875%
- Administration Fee = Used by Lenders to cover their costs
- Discount Points = Actual cost indicated on rate sheet
- Yield Spread Premium = Must be shown on GFE and HUD and can not be used with Discount Points
- Underwriting Fee = Can only be charged by Lender (\$795.00 for traditional loans and \$495.00 for Streamline loans)
- Commitment Fee = used by Non-profit and Gov't Agencies only