

World Savings Lender Fees (Brokered Loans all states except NJ, NY, and TX)

As of 11/17/04

PORTFOLIO LOANS (First Trusts up to 80% LTV)

UPFRONT FEES (Due upon Submission via Visa, MasterCard, or Personal Check made to World Savings)

PROCESSING FEE	\$	306.00	
INITIAL FLOOD	\$	4.00	
TOTAL UPFRONT FEES	\$	310.00	SEE NOTE 1

NET FUNDED FEES

APPRAISAL	\$	325.00	SEE NOTE 2
WIC APPRAISAL REVIEW FEE	\$	50.00	
DOC PREP	\$	50.00	
CREDIT REVIEW	\$	25.00	FNMA Only
ONGOING FLOOD	\$	9.00	
TAX SERVICE	\$	61.00	
TOTAL NET FUNDED FEES	\$	520.00	

TOTAL LENDER FEES	\$	830.00	SEE NOTE 3
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OPTIONAL NET FUNDED FEES

Equity Builder Setup Fee	\$	150.00	(one time set up fee for automatic biweekly payment withdraw from bank account)
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NOTE 1: When submitting a fee appraisal with the loan package, the upfront fee is reduced to \$100.00. Please note that World will still perform an internal appraisal even when a fee appraisal is submitted. If loan is in the name of a Trust, there is an additional \$200.00 upfront fee for Trust review

NOTE 2: Appraisal fee increases to \$375.00 for loans above 600K and to \$425.00 for 2-4 unit properties)

NOTE 3: Additional origination fees may apply for Portfolio Fixed loans (please contact your rep for details).

ELOC FEES (Second Trusts up to 90% CLTV: i.e. 80-10, 75-15)

NO UPFRONT FEES

NET FUNDED FEES

OPTIONAL ELOC FEE	\$	200.00	ALL REFINANCE TRANSACTIONS
CONCURRENT ELOC FEE	\$	400.00	ALL PURCHASE TRANSACTIONS