

UPFRONT FEE PAYMENT INFORMATION

There is an upfront fee due upon submission of your complete loan package.

The fee is \$310.00 and includes the Processing Fee of \$306.00 and the initial flood zone determination fee of \$4.00 for a total of \$310.00.

If a recent (90 days) fee appraisal is submitted with the initial loan package, the upfront fee is reduced to \$100. Please note that we will always perform an interior appraisal on each and every loan regardless of whether a fee appraisal is submitted upfront or not.

Acceptable forms of payment are as follows:

- 1) Master Card or VISA Only (Discover and American Express are **NOT** accepted)
- 2) Personal Check made out to World Savings

It is **highly recommended that the payment be made by credit card** to expedite the process and to avoid the delay of mailing a check. Please note, the appraisal ordering process will not commence until the payment is received.

Please note, Brokers are welcome to pay the fee with a personal or business credit card or check and have the borrower reimburse them directly.

FOR CREDIT CARD payments, please provide the following information:

- 1) Name of Card Holder: _____ (Will accept card from someone other than the borrower)
- 2) Account Number: _____ (critical - will not process without this information)
- 3) Expiration Date: _____ (critical - will not process without this information)
- 4) 3 Digit Security Code From Back of Credit Card: _____ (critical - will not process without this information)

Please complete the above information and fax this form to your account manager along with a complete loan package.

If paying by personal check, please fax a copy of the check along with your loan submission and mail the check overnight for processing.

If you are submitting the loan online via the internet (www.worldmortgage.com), please provide the above information in the "Comments" section of the submission forms.