

RESIDENTIAL FEE MATRIX
Estimate for Single Family Residence in Illinois
As of 2026/01/26

HUD LINE	APR ITEM	GL# - 235-	Conventional - Agency- 801 Origination Fee \$1200 (Freddie Mac/Fannie Mae/Correspondent)		GL# - 235-	FHA- 801 Origination Fee \$895 (Correspondent)		GL# - 235-	Islamic-801 Origination Fee \$1,495 *** Freddie Mac		GL# 235-	Portfolio-801 Origination Fee \$1,200 Devon Bank/Portfolio		GL# 235-	Portfolio - Piggyback 2nd \$500	
			Costs/Purchase	Costs/Refinance		Costs/Purchase	Costs/Refinance		Costs/Purchase	Cost/Refinance		Cost/Purchase	Cost/Refinance		Cost	
801	X	Processing Fee	60915	380.00	380.00	60915	380.00	380.00	60915	380.00	380.00	60925	380.00	380.00		0
801	X	Underwriting Fee	60915	295.00	295.00	60915	295.00	295.00	60915	295.00	295.00	60925	295.00	295.00		-
801	X	Courier Fee	73420	30.00	30.00	73420	30.00	30.00	73420	30.00	30.00	73420	30.00	30.00		-
801	X	Doc Preparation	60915	480.00	480.00	60915	480.00	480.00	60915	775.00	775.00	60925	480.00	480.00	60925	500.00
801	X	4506T/Transcript	60915	15.00	15.00	60915	15.00	15.00	60915	15.00	15.00	60925	15.00	15.00		-
801	X	Orig. Fee/Points (if applicable)		-	-		-	-		-	-		-	-		-
801	X	Total Orig Fee		1,200.00	1,200.00		1,200.00	1,200.00		1,495.00	1,495.00		1,200.00	1,200.00		500.00
802		Orig. Cost														
804		Appraisal Fee**	60900	950.00	950.00	60900	950.00	950.00	60900	950.00	950.00	60900	950.00	950.00		Incl. in 1st mtg
805		Credit Report (per applicant)	60915	100.00	100.00	60915	100.00	100.00	60915	100.00	100.00	60925	100.00	100.00		Incl. in 1st mtg
806	X	Tax Service	60915	70.00	70.00	60915	-	-	60915	70.00	70.00	60925	70.00	70.00		Incl. in 1st mtg
807	X	Flood Certification	60920	12.00	12.00	60920	12.00	12.00	60920	12.00	12.00	60920	12.00	12.00	60920	12.00
		Recording Fees**	n/a	150.00	150.00	n/a	150.00	150.00	n/a	300.00	300.00	n/a	150.00	150.00		75.00
808		Final Inspection Fee		250.00	250.00		250.00	250.00		250.00	250.00		250.00	250.00		Incl. in 1st mtg
809		Condo Questionnaire		250.00	250.00		250.00	250.00		250.00	250.00		250.00	250.00		Incl. in 1st mtg
1101		Title Policy - Lender *	n/a	650.00	425.00	n/a	650.00	425.00	n/a	650.00	425.00	n/a	650.00	425.00		Incl. in 1st mtg
1102	X	Settlement/Closing *	n/a	800.00	325.00	n/a	800.00	325.00	n/a	800.00	325.00	n/a	800.00	325.00		Varies by title co
1103		Owner's Title Ins (purchase)*	n/a	1,550.00		n/a	1,550.00		n/a	1,550.00		n/a	1,550.00			Incl. in 1st mtg

Credit fee is 100 per applicant

* Title costs-Owner's title on purchase transactions/varies by state

** Appraisal Costs-Assumption is SFR owner-occupied; higher cost for investment properties, condos, multi-unit, etc. and property > \$1,000,000 in value.

** Recording fees vary depending on the mortgage and deed by state

*** Islamic Origination Fee higher than conventional due to document preparation expense including duplication of deed, bill of sale, affidavit, transfer tax/exemption and custom closing documents.

Wholesale/Broker transactions - use fee worksheet from investor for LE