

## WHOLESALE BROKER FEE POLICY CHANGES

When important changes occur in the market or when we implement changes that impact the way we conduct business, we want to clearly communicate the changes to our Broker partners.

**Effective February 8, 2010, the following fees will be allowed on all new loan submissions. All loans currently in the pipeline under the current fee structure must fund by March 1, 2010.**

### CONVENTIONAL

#### Allowable Fees

- ★ **Origination Fee**
- ★ **Processing or Commitment Fee — Maximum of \$750**
- ★ **Other Broker fees that are reasonable and customary**
- ★ **Net Yield Spread Premium (YSP) — Maximum 3%**

**Broker's total gross compensation, including YSP, cannot exceed 4.0% (net of Broker credits) of the loan amount. Broker discount points are not allowed.**

### FHA

#### Allowable Fees

- ★ **Origination Fee — Maximum 2%**  
(New Jersey Only — Mortgage Broker Fee — Maximum 2%)
- ★ **Broker Processing or Commitment Fee — Maximum of \$750**
- ★ **Net Yield Spread Premium (YSP) — Maximum 3%**
- ★ **No Other Mortgage Broker Fees are Allowed**

**Broker's total gross compensation, including YSP, cannot exceed 4.0% (net of Broker credits) of the loan amount. Broker discount points are not allowed.**

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If you have questions, contact your Account Executive or visit us online.

**1.877.698.7300 ★ [nationstarbroker.com](http://nationstarbroker.com)**

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Nationstar Mortgage is a national lender offering government and conventional products to select mortgage Brokers. Our success is based on our commitment to providing exceptional customer service and a comprehensive range of programs to empower your business to succeed.

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Only Brokers who are approved with Nationstar Mortgage may take advantage of the benefits listed. To become an approved Nationstar Broker, you can email us at [preapproval@nationstarmail.com](mailto:preapproval@nationstarmail.com) or call us at 1-877-698-7300, Option 2.



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