

Exhibit B

2016 Fee Schedule

Take Credit Fee Schedule Effective January 2016	
Participating Lender Sign-Up Fee	<ul style="list-style-type: none"> • Current IFA Participating First Mortgage Lenders - \$250 per institution plus \$150 for each additional branch location • Lenders Not Participating with IFA’s First Mortgage Financing Programs - \$550 per institution plus \$150 for each additional branch location
Lender MCC Processing Fee	Up to \$250 may be charged to the borrower and retained by the lender for actual costs incurred in processing the MCC
Lender Financing Fees	Lenders fees are limited to those charges that are reasonable and customary as defined in 26 CFR Chapter I
Reservation Re-Lock Fee	\$100 per 10-day re-lock
Commitment Extension Fee	\$200 per 30-day extension
*Borrower Application Fee	<p>\$350 per application</p> <p>*This fee shall be waived if the borrower uses an IFA first mortgage product.</p>
Borrower Re-Issuance Fee	\$400 per application for re-issuance of an MCC
MCC Replacement Fee	\$400 per replacement of an original MCC