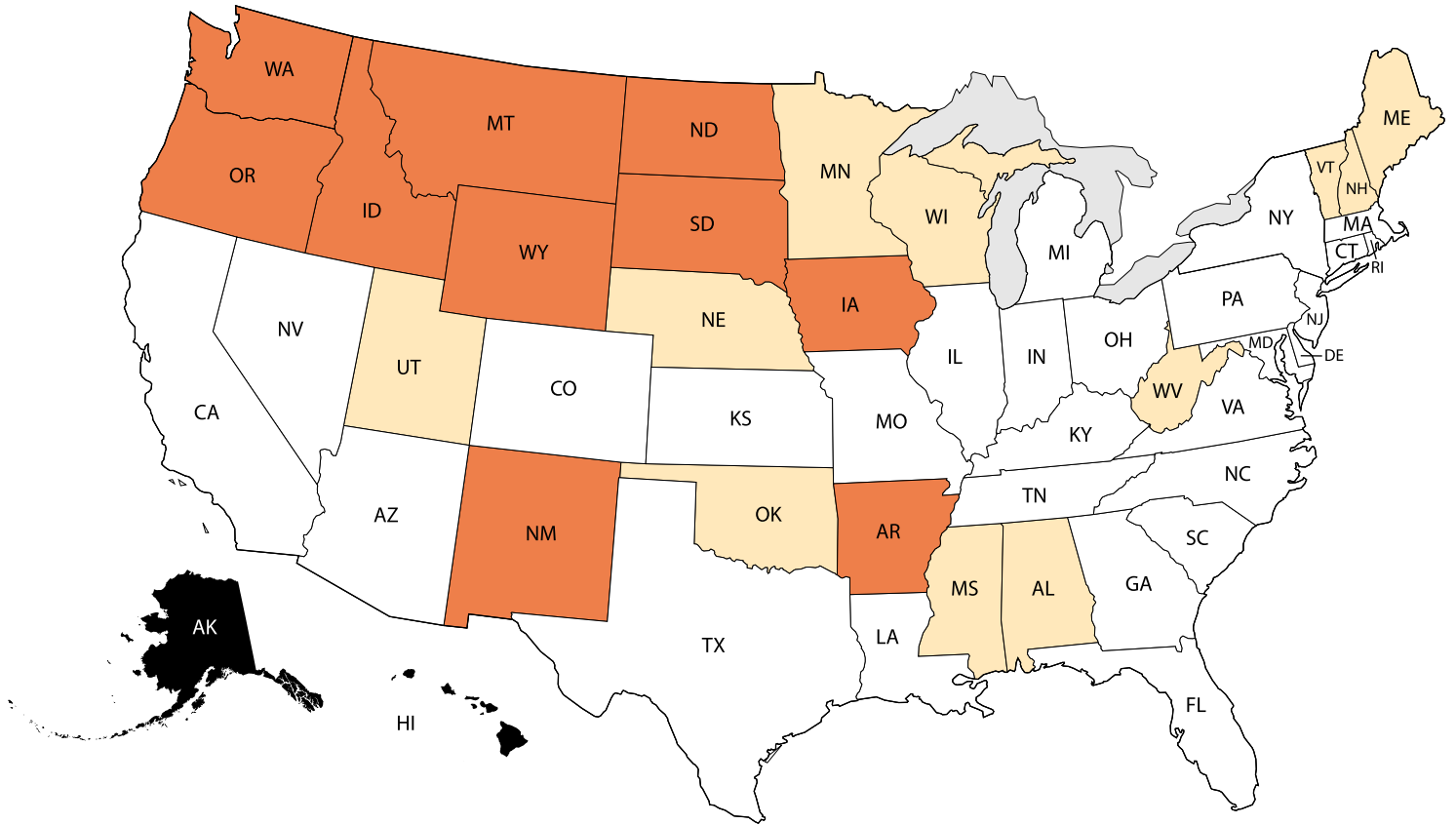


Wintrust Wholesale: Coverage Area & Fee Sheet



InHouse Solutions nationwide pricing vary from state to state as detailed below:

	Region 1[^]	Region 2[^]	Region 3[^]	Region 4
Full 1004 or 1073	375	400	450	650+
Drive By 2055	300	325	400	600+
Multi Family 1025	500	525	575	750+
Final Inspection 1004D	125	125	150	150+
Manufactured Home 1004C	375	400	450	650+
Compliance Inspection Report HUD-92051	125	125	150	150+
Operating Income Statement 216	75	75	85	100+
Rent Schedule 1007	75	75	85	100+
HUD FHA Additional	50	50	50	75+
Desktop Review 2006	125	150	175	200+
Field Review 2000	275	300	350	400+



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^Fee Schedule Supplemental – Wintrust Mortgage - Wholesale

ADD ON FEE'S

Description	Fee
Out of Area*	\$75+
\$500,000+ AVM**	\$50+
\$1,000,000+ AVM**	\$100+
Complexity***	\$75+
Special Markets****	Quote
Borrower Copy of Appraisal Report (regular mail in lieu of email)	\$10

* Out of area locations are determined on a case-by-case basis based on population density and the availability of local market knowledgeable appraisers.

** Higher value homes require additional time to research and complete, and typically, but not always reflect some level of complexity above the typical market place.

*** Complexity encompasses such property attributes as water front, golf courses, mountain areas, large homes 5,000+ square feet and large acreage.

**** Some markets such as Aspen, CO or Big Sky, MT require quoted fees due to the lack of appraisers in the market area and data. Typically, but not always, these are resort communities or highly isolated areas where appraisers are limited. InHouse Solutions will notify the originator of these fees in advance.