

Fee Policies

- \$50.00** - CDL will charge \$50.00 for the 1st offense that a file has not been registered with our company. All files originated under CDL must be registered through our website <http://www.cdl-branch.com/cgi-bin/ttx.cgi> NO EXCEPTIONS WILL BE GRANTED. This is compliance measure being instituted by CDL due to market conditions.
- \$200.00** - Any time after the 1st offense a file has not been registered; CDL will charge this for any file that has not been registered.
- \$100.00** - Credit Report Compliance Violation. Every credit report must be run under CDL's name. We will not accept credit reports with another branches name and address. We see many brokers trying to get by with this and it's a major compliance violation for us.
- \$100.00** - CDL will charge \$100 per wholesale broker application package for lenders that are not already on CDL's lender list.
- \$100.00** - Per unpaid appraisal. Any litigation fees that may be accrued will also be charged to your office for unpaid appraisals. Our policy is that appraisal fees are covered by your office and should be done via **COD only.**
- \$50.00** - Charged any time we see any address other than CDL in file. After the first time, we will charge **\$100.00** per incident. This is critical as we are fined when audited. Please adhere to this request.
- \$50.00** - If any address other than CDL's is on the check we receive from escrow, this fee will apply. Remember that we **require** you to use Investors Title and Escrow. This will guarantee it gets done right!
- \$250.00** - Charge on processing assistance with submissions, pricing, locks and closings. We need to cover our cost for our processing team.
- \$100.00** - Processed files that are approved and cleared for docs that do not close.
- \$50.00** - Non-scanned compliance files. All files must be scanned to compliance@capitaldirectlending.com Fee will apply to hard copy files.
- \$795.00** - CDL must process all Arizona, Nevada and Texas loans at corporate. (*NO EXCEPTIONS*). These loans MUST be submitted by CDL directly. Anyone caught processing these files will be charged the increased processing fee. CDL will also charge additional fees to repeated offenders that do not adhere to our policy and even risk termination.

We would rather not have to charge anyone but we need to remain compliant and profitable as a company. Thank you for your assistance in these matters.

We have implemented these policies that will help all Capital Direct Lending team members with service, support and all around better turn times for compensation. With this in place, it will exclude all the “chasing down” and time spent unconstructively that we spend with incomplete compliance files, unpaid appraisals and missing documentation. This will save all our staff a lot of time and effort.

If you have any questions in regards to these policies, please don't hesitate to ask our staff. We are here to assist.