

	BROKER	NDL1	NDL2	NDL3
ADMIN FEE	\$1,095	\$995	\$795	\$795
UNDERWRITES THE FILE	GHMC	GHMC	GHMC	GHMC
PREPARES INITIAL DISCLOSURES	GHMC	CLIENT	CLIENT	CLIENT
INITIAL DISCLOSURES REVIEWED	DURING SETUP	DURING UNDERWRITING	DURING UNDERWRITING	AFTER CLOSING, PRIOR TO PURCHASE
PREPARES CLOSING DISCLOSURES	GHMC	GHMC	CLIENT	CLIENT
PREPARES CIC	GHMC	CLIENT	CLIENT	CLIENT
TITLE & HOI IN NAME OF	GHMC	CLIENT	CLIENT	CLIENT
TITLE, E&O, CPL REVIEWED	DURING UNDERWRITING	DURING UNDERWRITING	DURING UNDERWRITING	AFTER CLOSING, PRIOR TO PURCHASE
TRANSCRIPTS ORDERED BY	GHMC	CLIENT	CLIENT	CLIENT
VVOE	GHMC	GHMC	GHMC	CLIENT
MERS RESPONSIBILITIES	GHMC	GHMC	CLIENT	CLIENT
REMITTS VA FUNDING FEE	GHMC	GHMC	CLIENT/ *GHMC	CLIENT
REMITTS FHA UFMIP	GHMC	GHMC	CLIENT/ *GHMC	CLIENT
LOCK EXPIRATION	Lock must be good through disbursement date	Lock must be good through disbursement date	Must deliver closed loan package to GHMC by lock expiration date or within 10 business days after closing	Must deliver closed loan package to GHMC by lock expiration date or within 10 business days after closing

*Available upon request