

## **Fees on 504 loans**

<b>Table 5-1: Fees on 504 Loans</b>								
<b>Loan Approval Date</b>	<b>Third Party Lender Participation Fee (one-time fee)</b>		<b>Borrower SBA Fee (ongoing fee)</b>		<b>Minimum CDC Servicing Fee (ongoing fee)</b>		<b>CSA Fee (ongoing fee)</b>	
<b>Prior to 10-13-95</b>	N/A	0.00%	N/A	0.000%	one-half of one percent	0.50%	one-tenth of one percent	0.100%
<b>10-13-95 through 09-30-96</b>	N/A	0.00%	one-eighth of one percent	0.125%	one-half of one percent	0.50%	one-tenth of one percent	0.100%
<b>10-01-96 through 09-30-97</b>	one-half of one percent of senior lien \$	0.50%	seven-eighths of one percent	0.875%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-97 through 09-30-98</b>	one-half of one percent of senior lien \$	0.50%	thirty-one fortieths of one percent	0.775%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-98 through 09-30-99</b>	one-half of one percent of senior lien \$	0.50%	seven hundred twenty-nine thousandths of one percent	0.729%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-99 through 09-30-00</b>	one-half of one percent of senior lien \$	0.50%	six tenths of one percent	0.600%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-00 through 09-30-01</b>	one-half of one percent of senior lien \$	0.50%	four hundred seventy-two thousandths of one percent	0.472%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-01 through 09-30-02</b>	one-half of one percent of senior lien \$	0.50%	four hundred ten thousandths of one percent	0.410%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-02 through 09-30-03</b>	one-half of one percent of senior lien \$	0.50%	four hundred twenty-five thousandths of one percent	0.425%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-03 through 09-30-04</b>	one-half of one percent of senior lien \$	0.50%	three-hundred ninety-three thousandths of one percent	0.393%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-04 through 09-30-05</b>	one-half of one percent of senior lien \$	0.50%	two-hundred eighty-eight thousandths of one percent	0.288%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%

<b>Table 5-1 (cont.): Fees on 504 Loans</b>								
<b>Loan Approval Date</b>	<b>Third Party Lender Participation Fee (one-time fee)</b>		<b>Borrower SBA Fee (ongoing fee)</b>		<b>Minimum CDC Servicing Fee (ongoing fee)</b>		<b>CSA Fee (ongoing fee)</b>	
<b>10-01-05 through 09-30-06</b>	one-half of one percent of senior lien \$	0.50%	one-hundred ninety-two thousandths of one percent	0.192%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-06 through 09-30-07	one-half of one percent of senior lien \$	0.50%	eighteen thousandths of one percent	0.018%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-07 through 09-30-08</b>	one-half of one percent of senior lien \$	0.50%	twenty-one thousandths of one percent	0.021%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-08 through 09-30-09</b>	one-half of one percent of senior lien \$	0.50%	zero percent	0%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-09 through 09-30-10</b>	one-half of one percent of senior lien \$	0.50%	three hundred and eight-nine thousandths of one percent	0.389%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-10 through 09-30-11</b>	one-half of one percent of senior lien \$	0.50%	seven hundred and forty-nine thousandths of one percent	0.749%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>09-27-10 through 09-30-11 Temp Debt Refinance</b>	one-half of one percent of senior lien \$	0.50%	Total: One and forty three thousandths of one percent	0.749% + SBJA Supplemental 0.294% = 1.043%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-11 through 09-30-12</b>	one-half of one percent of senior lien \$	0.50%	nine thousand three hundred seventy five ten thousandths of one percent	0.9375%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-11 through 09-30-12 Temp Debt Refinance</b>	one-half of one percent of senior lien \$	0.50%	Total: One and one hundred three thousandths of one percent	0.9375% + SBJA Supplemental 0.1655% = 1.103%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-01-12 through 09-30-15</b>	one-half of one percent of senior lien \$	0.50%	nine thousand three hundred seventy five ten thousandths of one percent	0.9375%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-1-15 through 09-30-16</b>	one-half of one percent of senior lien \$	0.50%	nine hundred fourteen thousandths of one percent	0.914%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%

Table 5-1 (cont.): Fees on 504 Loans								
Loan Approval Date	Third Party Lender Participation Fee (one-time fee)		Borrower SBA Fee (ongoing fee)		Minimum CDC Servicing Fee (ongoing fee)		CSA Fee (ongoing fee)	
<b>10-1-16 through 09-30-17</b>	one-half of one percent of senior lien \$	0.50%	six hundred ninety seven thousandths of one percent	0.697%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-1-16 through 09-30-17 Debt Refinance</b>	one-half of one percent of senior lien \$	0.50%	Total: seven hundred thirty one thousandths of one percent	0.697% + 0.034% = 0.731%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-1-17 through 09-30-18</b>	one-half of one percent of senior lien \$	0.50%	six hundred forty two thousandths of one percent	0.642%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>10-1-17 through 09-30-18 Debt Refinance</b>	one-half of one percent of senior lien \$	0.50%	Total: six hundred eighty two thousandths of one percent	0.642% + 0.040% = 0.682%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%