

Direct Mortgage Wholesale™	Loan Amount	Payment		Rate	YSP	Closing Status	Lock
		PI	PITI				
10 Year	\$153,000.00	\$869.61	\$1,183.36	5.3750	-1.1190	Accept	Price Lock
15 Year	\$153,000.00	\$1,020.33	\$1,311.13	5.1250	-1.0740	Accept	Price Lock

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What Does Approving Closing Fees Mean?

Approving Closing Fees means that you certify and affirm that the closing fees listed on the HUD-1/GFE input form are correct. Therefore, once you click the "Approve Closing Fees" button, the following applies:

- Fees are not to change unless there is a bona fide changed circumstance as [defined by RESPA](#). In those cases where there is a bona fide changed circumstance, double clicking a fee on the HUD-1 input form will allow you to update it. (You will need to click the blue "Unapprove Closing Fees" button first.)

- Do NOT rely on our Closing Docs Area to check with Title for correct fees, nor to change fees after you have disclosed. It is your responsibility to ensure that fees are correct up front — before disclosures are sent to the borrower(s).
- Redraw fees reducing broker income will apply – should fees need to be updated.
- Fee increases not allowed by RESPA will reduce broker fee income.

If you have a question about this policy, please contact your account executive or Broker Support at brokersupport@directcorp.com or (800) 924-3884.

How Can Loan Choices™ Help Me? [Click here to find out!](#)

Direct Mortgage Wholesale
www.directmortgagewholesale.com

The Best Brokers Go Direct!
800.924.3884