

FEE SCHEDULE MEMO

DATE: NOV. 7, 2006

TO: ALL STAFF

FROM : EVA AND JIM

SEE BELOW NEW FEE SCHEDULE EFFECTIVE FOR ALL LOANS FUNDED AFTER Nov. 15 2006

11/15/2006

PACIFIC CAPITAL MORTGAGE - FEE SCHEDULE*

1st T.D.'s Loan Fee Schedule

FEES

Appraisal Fee - (make check payable directly to appraiser)	Per Appraiser
Processing Fee (1st T.D.'s and stand alone 2nd's)	\$595
Diablo / BBC Funding Fee (DOCS, flood, wire and tax service)	Per Investor
Underwriting Fee	Per Investor
Administration / QC Fee	\$75
Loan docs	Per Investor
Flood cert. Fee	Per Investor
Tax service Fee	Per Investor
Wire fee	Per Investor

2nd T.D.'s (STAND ALONE) Loan Fee Schedule

Processing ("STAND ALONE 2nd T.D.'s")	\$595
Underwriting Fee	Per Investor
Diablo / BBC Funding Fee (DOCS, wire)	Per Investor
"Piggy back" Administration / QC Fee	\$75

Piggy Back 2nd's :

Processing ("piggy back 2nd T.D.'s")	\$195
Underwriting Fee	Per Investor
Diablo / BBC Funding Fee (DOCS, wire)	Per Investor
"Piggy back" Administration / QC Fee	\$75

MISC. AND OUT OF STATE FEES :

OUT-OF-STATE LOAN FEE (CHARGED ON EVERY DEED OF TRUST)	25 BP (\$750 max)
MULTIPLE SUBMISSIONS FEE: (AFTER 4 INCLUDING PIGGY BACKS) -- EACH FILE (1st or 2nd TD) DIRECTLY CHARGED FROM LOAN OFFICER'S NET COMMISSION	\$100 EACH

* Schedules may be subject to change based on market conditions.