

Regulatory Fee Limits			
Product	QM Fee Limit	Section 32 High Cost	State Specific Fee Restrictions (as applicable)
Carrington Flexible Advantage	No	Yes	Yes
Carrington Flexible Advantage Plus	No	Yes	Yes
Carrington Investor Advantage	No	Yes	Yes
Conventional Fannie Mae / Freddie Mac	Yes	Yes	Yes
FHA	Yes	Yes	Yes
FHA Manufactured	No	Yes	Yes
USDA	Yes	Yes	Yes
VA IRRRL	Yes (VA 3.00%)	Yes	Yes
VA Full Doc	No	Yes	Yes

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