FACT SHEET

Effective Date: November 2026

Announcements

November 11th - Veterans Day– Closed (Not Counted Towards Rescission)

November 20th – Last Day for Primary Refi CDs

November 24th - Last Day for Primary Refi Docs

November 25th – Last Day for Purchase / Investment CDs

November 26th - Thanksgiving Day– Closed (Not Counted Towards Rescission)

ARM Index

ARM index is the 30-day Average SOFR

Loan Fees

Underwriting Fee: $1,500.00
Tax Service Fee: $75.00
Courier Fee: $75.00
Flood Cert Fee: $11.00
Appraisal Fee: Actual
Collateral Desktop Analysis Fee: $120.00
Property Condition Inspection Fee: $51.00
Attorney Fee: Actual
LLC/Trust Doc Review Fee: $350.00
NY State Owner-Occupied Loans: 0.25% of loan amount

**For Complete/Locked Files. All Turn times are Subject to Change*
***Attorney Review States Maybe Longer. Allow 48 hours for Texas and all Co-op properties excluding NY.*

Lock Desk Operating Hours:

10:00 AM-6:00 PM Eastern Time

Estimated Turn Times*

	Purchase	Refinance
Disclosures	24 Hours	24 Hours
Initial UW	48 Hours	48 Hours
Condition Review	48 Hours	48 Hours
Initial CD	24 Hours	24 Hours
Docs**	24 Hours	24 Hours
Collateral Review	24 Hours	24 Hours



Broker Resources

Utilize our Broker Resources to Help You Get More Loans:

https://quonticwholesale.com/resources/

Mortgagee Clause

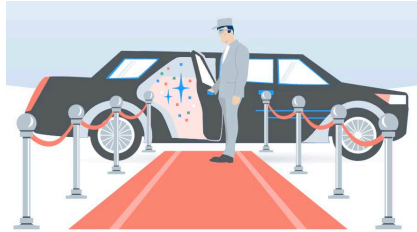
For all HELOAN products:

Quontic Bank,
a Federal Savings Bank, ISAOA
PO Box 461470
San Antonio, TX 78246

For all other products:

Quontic Bank
ISAOA/ATIMA
PO Box 961254
Fort Worth, TX 76161

Elite Broker Status



As an Elite Status broker, you'll receive a number of exciting perks[1] each year you qualify. Achieving Elite Status for 2026, will grant you these benefits through the end of 2026, including but not limited to:

- Commemorative award and welcome gift
- 50 bps improvement on all base pricing[2] for first lien mortgage products.
- Complimentary registration to any 1 industry event where Quontic Wholesale is exhibiting
- Feature partner profile to appear on quonticwholesale.com, email, and/or social media

How to Qualify

To join the ranks of Quontic's Elite Status brokers, you need to meet the following criteria.[3]

- Fund 3 loans with Quontic per quarter ***OR*** Fund 12 loans with Quontic per rolling 12 months
- Maintain a 70% or better pull-through rate from application submission to funded loan
- Have no EPOs or EPDs during the last rolling 12 months

[1] Elite Status benefits are subject to change.
[2] Cannot be combined with any other promotion.
[3] Evaluated quarterly.