FCFF FEE STRUCTURE

Franklin County First Fund (FCFF) **Direct Loan Program**
Effective July 1, 2026

The following fees apply to the FCFF Direct Loan Program. Please review this form carefully before signing the borrower acknowledgment below.

Fee	Amount	When Due
Application Fee	$500	Due when the borrower returns the signed Loan Fee Structure Form and confirms they are ready to proceed with the loan request.
Legal Closing Costs	To be determined	Due at loan closing. Legal costs are separate from the application fee and annual servicing fee.
Annual Loan Servicing Fee	Based on original FCFF loan amount: $25,000-$50,000: $150 $50,001-$100,000: $300	Due at loan closing and each year on the loan closing date until the loan is paid in full. This fee is not prorated.

Important Notes

- All fees are non-refundable.
- If changes are made to the proposed loan project after approval by the FCADC Loan Review Committee, FCADC may assess an additional fee of not less than $250. Changes may include, but are not limited to, borrower name, collateral, guarantors, ownership structure, or other material loan terms.

Borrower Acknowledgment

By signing below, I acknowledge that:

- I have received and reviewed the FCFF Guidelines;
- I have reviewed and understand this fee structure;
- If I request my application to be presented to the FCADC Loan Review Committee, I am responsible for payment of the applicable fees prior to the meeting; and
- I authorize FCADC to obtain the required credit report(s) for myself and any guarantors for loan processing purposes.

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Name *(please sign and print name)*

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Company Name

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Date