



Loan Closed Per Month		50				
Non- Labor Cost of Production		UNIT	# COPIES	# UNITS	UNIT COST	TOTAL
Originator Retained Copy	Copies	20	1000	\$	0.07	\$ 70.00
Processing File Copies	Copies	65	3250	\$	0.07	\$ 227.50
Closing Package	Copies	125	6250	\$	0.07	\$ 437.50
Additional File Folders	Folders	50	50	\$	0.25	\$ 12.50
Shipping based on UPS rate (2 day air)	Cost per Package	50	50	\$	19.65	\$ 982.50
Storage/Archival/Document Destruction	Per Loan	50	50	\$	1.25	\$ 62.50
<b>TOTAL MONTHLY DIRECT COST SAVINGS</b>						<b>\$ 1,792.50</b>
Direct Production Labor Costs Savings		\$ PER HOUR	# Loans	HOURS/LOAN	TOTAL	
Processing Labor per loan	\$	19.00	50	0.75	\$	712.50
Underwriting Labor per loan	\$	32.00	50	0.50	\$	800.00
Shipper Labor per loan	\$	15.00	50	0.50	\$	375.00
<b>TOTAL MONTHLY LABOR SAVINGS</b>			<b>HOURS</b>	<b>87.50</b>	<b>\$</b>	<b>1,887.50</b>
<b>TOTAL COST SAVINGS NON-LABOR AND LABOR</b>						<b>\$ 3,680.00</b>

Loan Closed Per Month		100				
Non- Labor Cost of Production		UNIT	# COPIES	# UNITS	UNIT COST	TOTAL
Originator Retained Copy	Copies	20	2000	\$	0.07	\$ 140.00
Processing File Copies	Copies	65	6500	\$	0.07	\$ 455.00
Closing Package	Copies	125	12500	\$	0.07	\$ 875.00
Additional File Folders	Folders	100	100	\$	0.25	\$ 25.00
Shipping based on UPS rate (2 day air)	Cost per Package	50	100	\$	19.65	\$ 1,965.00
Storage/Archival/Document Destruction	Per Loan	50	100	\$	1.25	\$ 125.00
<b>TOTAL MONTHLY DIRECT COST SAVINGS</b>						<b>\$ 3,585.00</b>
Direct Production Labor Costs Savings		\$ PER HOUR	# Loans	HOURS/LOAN	TOTAL	
Processing Labor per loan	\$	19.00	100	0.75	\$	1,425.00
Underwriting Labor per loan	\$	32.00	100	0.50	\$	1,600.00
Shipper Labor per loan	\$	15.00	100	0.50	\$	750.00
<b>TOTAL MONTHLY LABOR SAVINGS</b>			<b>HOURS</b>	<b>175.00</b>	<b>\$</b>	<b>3,775.00</b>
<b>TOTAL COST SAVINGS NON-LABOR AND LABOR</b>						<b>\$ 7,360.00</b>

Loan Closed Per Month		150				
Non- Labor Cost of Production		UNIT	# COPIES	# UNITS	UNIT COST	TOTAL
Originator Retained Copy	Copies	20	3000	\$	0.07	\$ 210.00
Processing File Copies	Copies	65	9750	\$	0.07	\$ 682.50
Closing Package	Copies	125	18750	\$	0.07	\$ 1,312.50
Additional File Folders	Folders	150	150	\$	0.25	\$ 37.50
Shipping based on UPS rate (2 day air)	Cost per Package	150	150	\$	19.65	\$ 2,947.50
Storage/Archival/Document Destruction	Per Loan	150	150	\$	1.25	\$ 187.50
<b>TOTAL MONTHLY DIRECT COST SAVINGS</b>						<b>\$ 5,377.50</b>
Direct Production Labor Costs Savings		\$ PER HOUR	# Loans	HOURS/LOAN	TOTAL	
Processing Labor per loan	\$	19.00	150	0.75	\$	2,137.50
Underwriting Labor per loan	\$	32.00	150	0.50	\$	2,400.00
Shipper Labor per loan	\$	15.00	150	0.50	\$	1,125.00
<b>TOTAL MONTHLY LABOR SAVINGS</b>			<b>HOURS</b>	<b>262.50</b>	<b>\$</b>	<b>5,662.50</b>
<b>TOTAL COST SAVINGS NON-LABOR AND LABOR</b>						<b>\$ 11,040.00</b>