

Fee Disclosure Treatment under the Integrated Disclosures – A Work in Progress 4-24-2015

<i>Fee Name</i>	<b>Amount</b>	<b>Loan Estimate Section</b>	<b>Tolerance</b>	<b>Closing Disclosure Section</b>	<b>Section</b>	<b>Reg Z APR Fee?</b>
Application Fee		Loan Costs. A.Origination Charges	-0-	Loan Costs A.Origination Charges	A-02-07	Y
Appraisal Fee		Loan Costs B.Services You Cannot Shop For Appraisal Fee	-0-	Loan Costs B.Services Borrower Did Not Shop For Appraisal Fee to:_____	B-01	N
Attorney Review Fee		Loan Costs B.Services You Cannot Shop For Attorney Review Fee	-0-	Loan Costs B.Services Borrower Did Not Shop For Attorney Review Fee to:_____	B-02	N
Closing Fee paid to Settlement Agent – Must be listed under Title – <b>(Refer to Title)</b>						Y
Compensation paid by creditor to 3 <sup>rd</sup> party loan originator (Salaries, Commissions, compensation considered to be points and fees)		Loan Costs A.Origination Charges	0%	Loan Costs A.Origination Charges (Paid by Others – L)	A-02-07	Y
Compensation paid by borrower to 3 <sup>rd</sup> party loan originator		Loan Costs A.Origination Charges	0%	Loan Costs A.Origination Charges – Paid by borrower	A-02-07	Y
Compensation of a LO paid indirectly by the Creditor		Not itemized on LE		Loan Costs A.Origination Charges	A-02-07	N (in APR)

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through the interest rate						
Consumer Credit Counseling Fee		Loan Costs B.Services You Cannot Shop For Consumer Credit Counseling Fee	-0-	Loan Costs B.Services Borrower Did Not Shop For Consumer Credit Counseling Fee to:_____	B-03	N
Credit Report Fees		Loan Costs B.Services You Cannot Shop For Credit Report Fee	-0-	Loan Costs B.Services Borrower Did Not Shop For Credit Report Fee to:_____	B-04	N
Cure Owed (Refer to Tolerance Cure Owed)						
Daily Interest Charges (Odd Days' Interest) Refer to Prepaid Interest		Other Costs F. Prepays Prepaid Interest	Unlimited if LE reflects reasonable amount	Other Costs F. Prepays 03 Prepaid Interest	F-03	
Discount Points		Loan Costs A. Origination Charges	-0-	Loan Costs A. Origination Charges	A-01	Y
Document Prep Fee to Lender (Caution: Many documents prohibit a doc prep fee)		Loan Costs A. Origination Charges	-0-	Loan Costs B. Origination Charges	A-04	Y
Escrow (Any amounts escrowed)		Other Costs G. Initial Escrow Payment at Closing	Unlimited but must be disclosed	Other Costs G.Initial Payment at Closing	G-01 - 07	N

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		-Itemize				
Flood Determination Fee		Loan Costs B.Services You Cannot Shop For Flood Determination Fee	-0-	Loan Costs B.Services Borrower Did Not Shop For Flood Determination Fee to: _____	B-05	Y
Flood Insurance Premium-Not escrowed		Other Costs F. Prepays Flood Ins Premium	Unlimited but must be disclosed if required	Other Costs F. Prepays 04 Flood Insurance Premium	F-04	N
Flood Insurance Premium – Escrowed <b>(Refer to Escrow)</b>						
Flood Monitoring Fee		Loan Costs B.Services You Cannot Shop For Flood Monitoring Fee	-0-	Loan Costs B.Services Borrower Did Not Shop For Flood Monitoring Fee to: _____	B-06	N
Ground Rent <b>(Refer to Recording Fees)</b>		Aggregated with Recording Fees		Aggregated with Recording Fees		
Hazard Insurance Premium		Other Costs F. Prepays	Unlimited but must be disclosed if required	Other Costs F. Prepays	F-01	N
HOA Fees		Other Costs H. Other Fee name (optional)	Unlimited if estimate on LE is made using best information available	Other Costs H. Other Fee name (optional)	H	N
Home Warranty Fee		Other Costs H. Other	Unlimited if estimate	Other Costs H. Other	H	N

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		Fee name (optional)	on LE is made using best information available	Fee name – Paid by Seller		
Lender Credit - general		Other Costs J.Total Closing Costs	0% (cannot decrease, even if fee decreases)	Other Costs J.Total Closing Costs Lender Credits – disclose as a negative figure paid by borrower	J	N
Lender Credit -specific		Net out the credit on the applicable line	0%	Closing Cost Details Specific Item Paid By Others – L	Applicable line A-H	N
Mortgage Insurance (Up Front)		Other Costs F. Prepays	0%	Other Costs F. Prepays	F-02	Y
Mortgage Insurance (Premium escrowed)		Other Costs G. Initial Escrow Payment at Closing	0%	Other Costs G. Mortgage Insurance	G-02	N (Zomp-included in payment and APR)
Inspection Fees  (Construction-related that are Lender required)		Loan Costs B.Services You Cannot Shop For Inspection Fees	0%	Loan Costs B.Services Borrower Did Not Shop For Inspection Fees to: _____	B-07	Y
Inspection Fees not required by Lender <b>(Refer to Verification Fees)</b>						
Location Drawing <b>(Refer to Survey)</b>						
Notary Fee not paid to Lender		Loan Costs B.Services You Cannot Shop For	10%	Loan Costs B.Services Borrower Did Not Shop For Inspection Fees	B-07	N

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		Inspection Fees		to:_____		
Origination Fee (Points)		Loan Costs A. Origination Charges	-0-	Loan Costs A.Origination Charges	A-01	Y
Overnight Fee (Refer to Wire Fee)						Y unless noted optional
Pest Inspection Fee if required by Lender		Loan Costs C.Services You Can Shop For Pest Inspection Fee	10% if Disclosed Provider Chosen/ Unlimited if other chosen	Loan Costs - Either B.Services Borrower Did Not Shop for To: _____ (if Lender Vendor chosen) OR: C.Services Borrower Did Shop For Pest Inspection Fee to:_____ (if Lender Vendor not chosen)		N
Prepaid Interest		Other Costs F. Prepays	Unlimited	Other Costs F. Prepays Prepaid Interest	F-03	Y
Processing Fee paid to Lender		Loan Costs A.Origination Charges	0%	Loan Costs A.Origination Charges	A-02 - 07	Y
Property Taxes (not escrowed)		Other Costs F. Prepays	Unlimited if estimate is reasonable	Other Costs F. Prepays Property Taxes	F-04	N
Rate Lock Fee		Loan Costs A.Origination Charges	0%	Loan Costs A.Origination Charges	A-02-07	Y
Realtor Commission		Other Costs H. Other Fee name (optional)	Unlimited if estimate on LE is made using best information available	Other Costs H. Other Fee name (optional) – paid by Seller (or as sales contract mandates)	H	N
Recording Fees		Other Costs E. Taxes and Other Gov't Fees	10%	Other Costs E. Taxes and Other Government Fees Break down Deed and Mortgage	E-01	N

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Seller credit to fix washer issue at walk-through		N/A	Unlimited	Summaries of Transactions	L and N	N
Septic Inspection – <b>(Refer to Inspection Fees)</b>						N
Settlement Fee – must be listed under Title <b>(see Title)</b>						Y
Stamps <b>(See Transfer Taxes)</b>						N
Subordination Fee		Loan Costs B.Services You Cannot Shop For Subordinaion Fee	-0-	Loan Costs B.Services Borrower Did Not Shop For Subordination Fee to:_____	B-07	N
Survey Fee (if required by Lender)		Loan Costs C.Services You Can Shop For	10% if disclosed Provider chosen/ Unlimited if other chosen	Loan Costs – Either B.Services Borrower Did Not Shor for to:_____ (if Lender Vendor chosen) OR: C.Services Borrower Did Shop For to:_____ (if Lender Vendor not chosen)	B if Lender Vendor chosen; C if borrower chose their own	N
Survey Fee not required by Lender – Refer to Verification Fee						
Tax Return Transcript <b>(Refer to Verification Fees)</b>						
Tax Service Fee		Loan Costs B.Services	-0-	Loan Costs B.Services Borrower	B-07	Y

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		You Cannot Shop For Tax Service Fee		Did Not Shop For Tax Service Fee to: _____		
Termite Inspection <b>(Refer to Verification Fees)</b>						N
Title Fees  Must be itemized with "Title –" preceding specific fee name Title – Doc Prep Fee (Caution – obtain list of permitted docs that this <i>reasonable</i> charge covers) Title- Insurance Binder Title-Lender's Title Policy Title – Title Search Title – Settlement/ Closing Fee		Loan Costs C.Services You Can Shop For	10% if disclosed Provider chosen/ Unlimited if other chosen	Loan Costs – Either B.Services Borrower Did Not Shop for to: _____ (if Lender Vendor chosen) OR: C.Services Borrower Did Shop For to: _____ (if Lender Vendor not chosen)	B if Lender Vendor chosen; C if borrower chose their own	N if reas and if no fee to prepare RESPA /TIL docs  Except Settlement or Closing Fee - Y
Title-Owner's Title Insurance (optional)		Other Costs H. Other	Unlimited if reasonable	Other Costs H. Other	H- 01 - 08	N
Tolerance Cure		N/A	N/A	Other Costs J. Total Closing Costs Lender Credit – "Includes amount that exceeds limitations on increases in closing cost of \$ _____"	J	N

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				Reflect as negative figure paid by borrower		
Transfer Taxes – Consumer Paid		Other Costs E. Taxes and Other Gov't Fees	0%	Other Costs E. Taxes and Other Government Fees	E-02	N
Transfer Taxes – Seller Paid		Not shown	N/A	Other Costs E. Taxes and Government Fees 02 Transfer Tax – Seller Paid (at Closing/Before Closing)	E-02	
Underwriting Fee		Loan Costs A. Origination Charges	0%	Loan Costs A. Origination Charges	A-02-07	Y
Verification Fee (retained by Lender and required by Lender)		Loan Costs A. Origination Charges	0%	Loan Costs A. Origination Charges	A-02-07	N
Verification of Employment and Income (paid to 3 <sup>rd</sup> party and required by Lender)		Loan Costs B. Services You Cannot Shop For	0%	Loan Costs B. Services Borrower Did Not Shop For Tax Service Fee to: _____	B	N
Verification Fee for third party service not required by Lender		Other Costs H. Other Fee name (optional)	Unlimited if estimate on LE is made using best information available	Other Costs H. Other Fee name (optional)	H	N
Well Certification (Refer to Verification Fees)						
Wire Fee (Retained by Lender)		Loan Costs A. Origination Charges	-0-	Loan Costs A. Origination Charge Wire Fee	A-04	Y (unless noted as Optional)