



DISCLOSURES STANDARDIZED FEE NAMES

****The following are subject to change without notice; Fee names, section categories, tolerance buckets, prepaid finance charge status and QM/Section 32 status.**

Fee Name	Section of LE/CD	Tolerance Bucket	APR Fee	Included in QM / Section 32
203K Supplemental Origin. Fee	A.Origination-Misc	Cannot Increase	Y	Y
Affiliated Processing Fee	A.Origination-Misc	Cannot Increase	Y	Y
Agency Adverse Market Fee	A.Origination-Misc	Cannot Increase	Y	Y
Application Fee	A.Origination-Misc	Cannot Increase	Y	Y
Assignment Fee	A.Origination-Misc	Cannot Increase	Y	Y
Assumption Fee	A.Origination-Misc	Cannot Increase	Y	Y
Broker Processing Fee	A.Origination-Misc	Cannot Increase	Y	Y
Buydown Subsidy Fee	A.Origination-Misc	Cannot Increase	Y	Y
CHDAP Processing Fee	A.Origination-Misc	Cannot Increase	Y	Y
Commitment Fee	A.Origination-Misc	Cannot Increase	Y	Y
Contract Processing Fee	A.Origination-Misc	Cannot Increase	Y	N
Copy/Fax / Courier Fee	A.Origination-Misc	Cannot Increase	Y	N
Document Preparation Fee	A.Origination-Misc	Cannot Increase	Y	Y
Escrow Waiver Fee	A.Origination-Misc	Cannot Increase	Y	Y
Funding Fee	A.Origination-Misc	Cannot Increase	Y	Y
HUD Holdback Fee	A.Origination-Misc	Cannot Increase	Y	N
Lender Paid Broker Comp	A.Origination-Misc	Cannot Increase	N	Y
Manual Underwriting Fee	A.Origination-Misc	Cannot Increase	Y	Y
MERS Registration Fee	A.Origination-Misc	Cannot Increase	Y	Y
Mortgage Broker Fee	A.Origination-Misc	Cannot Increase	Y	Y
New Loan Administration Fee	A.Origination-Misc	Cannot Increase	Y	Y
Origination Fee	A.Origination-Misc	Cannot Increase	Y	Y
Pledged Assets Fee	A.Origination-Misc	Cannot Increase	Y	Y
Processing Fee	A.Origination-Misc	Cannot Increase	Y	Y
Property Inspection Waiver Fee	A.Origination-Misc	Cannot Increase	Y	Y
Rate Lock Fee	A.Origination-Misc	Cannot Increase	Y	Y
Trust Review Fee	A.Origination-Misc	Cannot Increase	Y	Y
Underwriting Fee	A.Origination-Misc	Cannot Increase	Y	Y
Verification Fee	A.Origination-Misc	Cannot Increase	Y	Y
Wire Fee	A.Origination-Misc	Cannot Increase	Y	Y

Discount Points	A. Points	Cannot Increase	Y	Y
203K Initial Disbursement	B. Cannot Shop for-Misc	Cannot Increase	N	N
Administration Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	Y
Appraisal Desk Review Fee	B. Cannot Shop for-Misc	Cannot Increase	N	N
Appraisal Fee	B. Cannot Shop for-Misc	Cannot Increase	N	N
AVM Fee	B. Cannot Shop for-Misc	Cannot Increase	N	N
Bond Compliance Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Bond Extension Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Bond Funding Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Bond Program Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Bond Program Transfer Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
BPO Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Broker Credit Report Fee	B. Cannot Shop for-Misc	Cannot Increase	N	N
CEMA Assignment Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Certificate of Occupancy	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Credit Report Fee	B. Cannot Shop for-Misc	Cannot Increase	N	N
FHA Up Front MIP	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Flood Certificate Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Flood Life on Loan Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
HOA Certification Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Lenders Attorney Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
MCC Administration Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
MCC Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
MCC Issuance Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
MCC Processing Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Mortgage Insurance Premium	B. Cannot Shop for-Misc	Cannot Increase	Y	Y
NHF Access Admin Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Re-inspection Fee	B. Cannot Shop for-Misc	Cannot Increase	N	N
RHS Guarantee Fee HUD #	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Second Appraisal Fee	B. Cannot Shop for-Misc	Cannot Increase	N	N
Subordination Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Tax Service Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	Y
Translation Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
TX Vet Participation Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	Y
VA Funding Fee	B. Cannot Shop for-Misc	Cannot Increase	Y	N
Verification Paid to 3rd Party	B. Cannot Shop for-Misc	Cannot Increase	N	N

Renovation Consultant Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Survey Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Termite/Pest Inspection Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-203k Title update	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Abstract Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Administration Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Agent Portion Ins Prem	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Archive Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Attendance Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Attorney Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Bankruptcies	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Binder Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-CEMA Attorney Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Certification Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Chain of Title	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Closing Coordination Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Compliance Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Courier / Exp Mail Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-CPL Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Demand Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Departmentals	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Discharge Tracking	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Doc Preparation Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Early Issue Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-eDoc Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Endorsement Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Environmental Protection	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Escrow Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Examination Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Financing Statement	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Form 9	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Holdback Processing Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Inspection Fee (Escrow)	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Insurance Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Lender Title Insurance	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N

Title-Lien Report	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Loan Tie in Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Market Value Rider	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Municipal Search	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-New Loan Svc Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Notary Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Notice of Settlement	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Other	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Owner End. (optional)	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Post Closing Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Processing Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Reconveyance Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Recording Service Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Search Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Secondary Mort Mkt	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Settlement/Closing Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Signing Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Sub Escrow Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Surcharge/Policy Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Survey for Insurance	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Tax Certificate	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Tax Search Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Title Opinion Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
Title-Tracking Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Transaction Mgmt Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-TX Guarantee Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Undwrtr Port. Ins Prem	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Update Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-UW Resolution Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Waiver of Arbitration	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	N	N
Title-Wire Transfer Fee	C. Can Shop for-Misc	Cannot Increase by more than 10% in Total	Y	N
CEMA Recording Fee	E. Recording Fees and Other Taxes	Cannot Increase	N	N
GA Residential Real Estate Fee	E. Recording Fees and Other Taxes	Cannot Increase by more than 10% in Total	N	N
Gov't Recording Fee	E. Recording Fees and Other Taxes	Cannot Increase by more than 10% in Total	N	N
Other Recording Fee	E. Recording Fees and Other Taxes	Cannot Increase by more than 10% in Total	N	N

Power of Attorney Record Fee	E. Recording Fees and Other Taxes	Cannot Increase by more than 10% in Total	Y	N
Recording Fee For Assignment	E. Recording Fees and Other Taxes	Cannot Increase by more than 10% in Total	N	N
Recording Fee for Deed	E. Recording Fees and Other Taxes	Cannot Increase by more than 10% in Total	N	N
UCC Filing Fee	E. Recording Fees and Other Taxes	Cannot Increase by more than 10% in Total	N	N
City Tax/County Tax / Stamps	E. Transfer Taxes	Cannot Increase	N	N
Intangible Tax	E. Transfer Taxes	Cannot Increase	N	N
Local Transfer Tax	E. Transfer Taxes	Cannot Increase	N	N
Mansion Tax	E. Transfer Taxes	Cannot Increase	Y	N
Mortgage Tax	E. Transfer Taxes	Cannot Increase	N	N
State Tax/Stamps	E. Transfer Taxes	Cannot Increase	N	N
State Transfer Tax	E. Transfer Taxes	Cannot Increase	N	N
Per Diem Interest	F. Prepays-Daily Interest	Can Increase	Y	N
Hazard Insurance Premium	F. Prepays-Homeowners Ins Premium	Can Increase	N	N
Current Property Taxes Due	F. Prepays-Misc	Can Increase	N	N
Flood Insurance Premium	F. Prepays-Misc	Cannot Increase	N	N
HOA Capital Contribution	F. Prepays-Misc	Can Increase	N	N
Homeowner's Association Dues	F. Prepays-Misc	Can Increase	N	N
Mello Roos Assessment	F. Prepays-Misc	Can Increase	N	N
Past Due Property Taxes	F. Prepays-Misc	Can Increase	N	N
Supplemental Tax	F. Prepays-Misc	Can Increase	N	N
Wind and Storm Ins Premium	F. Prepays-Misc	Can Increase	N	N
Hazard Insurance	G. Initial Escrow-Homeowners Ins	Can Increase	N	N
Mortgage Insurance	G. Initial Escrow-MI	Can Increase	Y	N
Aggregate Escrow Adjustment	G. Initial Escrow-Misc	Can Increase	N	N
Annual Assessments	G. Initial Escrow-Misc	Can Increase	N	N
Community Facility District Tax	G. Initial Escrow-Misc	Can Increase	N	N
Flood Insurance	G. Initial Escrow-Misc	Can Increase	N	N
Windstorm Insurance	G. Initial Escrow-Misc	Can Increase	N	N
City/Township Taxes	G. Initial Escrow-Property Taxes	Can Increase	N	N
County Property Taxes	G. Initial Escrow-Property Taxes	Can Increase	N	N
County Property Taxes-PMT	G. Initial Escrow-Property Taxes	Can Increase	N	N
MUD Taxes	G. Initial Escrow-Property Taxes	Can Increase	N	N
Property Taxes-Other	G. Initial Escrow-Property Taxes	Can Increase	N	N
School Tax	G. Initial Escrow-Property Taxes	Can Increase	N	N
Summer Tax	G. Initial Escrow-Property Taxes	Can Increase	N	N
Winter Tax	G. Initial Escrow-Property Taxes	Can Increase	N	N

203K Escrow Holdback	H. Other-Misc	Can Increase	N	N
3rd Party Warranty Fee	H. Other-Misc	Can Increase	N	N
Borrowers Attorney Fee	H. Other-Misc	Can Increase	N	N
Builder Fee	H. Other-Misc	Can Increase	N	N
Delay of Closing Fee	H. Other-Misc	Can Increase	N	N
Estoppel Fee	H. Other-Misc	Can Increase	N	N
Foundation Inspection Fee	H. Other-Misc	Can Increase	N	N
HOA Servicing Fee	H. Other-Misc	Can Increase	N	N
Home Warranty Fee	H. Other-Misc	Can Increase	N	N
Other Inspection Fee	H. Other-Misc	Can Increase	N	N
Private Transfer Fee	H. Other-Misc	Can Increase	N	N
Property Disclosure Report Fee	H. Other-Misc	Can Increase	N	N
Radon Fee	H. Other-Misc	Can Increase	N	N
Real Estate Broker Fee	H. Other-Misc	Can Increase	N	N
Real Estate Conveyance Fee	H. Other-Misc	Can Increase	N	N
RealEst Comm Buyers Broker	H. Other-Misc	Can Increase	N	N
RealEst Comm Sellers Broker	H. Other-Misc	Can Increase	N	N
Realtor Transaction Fee	H. Other-Misc	Can Increase	N	N
Rehabilitation / Holdback Fund	H. Other-Misc	Can Increase	N	N
Roof Inspection Fee	H. Other-Misc	Can Increase	N	N
Seller Notary Services	H. Other-Misc	Can Increase	N	N
Septic Inspection Fee	H. Other-Misc	Can Increase	N	N
Structural Inspection Fee	H. Other-Misc	Can Increase	Y	N
Termite Repair / Report	H. Other-Misc	Can Increase	N	N
Title -Owner Policy (optional)	H. Other-Misc	Can Increase	N	N
Well / Water Inspection Fee	H. Other-Misc	Can Increase	N	N
Whole House Inspection Fee	H. Other-Misc	Can Increase	Y	N