

LIST OF POSSIBLE FEES

FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
\$ Due in from Title Federal Title -- Overwire					
10% Contingency					
1031 Exchange Fee					
203K Repairs					
24 Months Chain of Title					
255 New York Aff					
3rd Party Closing Fee	X	X		TX 3%	
442 Certificate of Completion / Final Inspection					
Abstract or Title Search	X		X	TX 3%	
Accident Insurance	X	X	X	SC	
Additional Hazard/ Earthquake					
Adjustable Rate (ARM) Endorsement					
Administration or Administrative Fee	X	X	X		
Advance Account					
Affiliate Fees	X	X	X		
Agent DOC Prep Fee					
Aggregate Accounting Adjustment					
Aggregate Adjustment					
Aggregate Analysis					
Aggregate Escrow Account					
Aggregate Escrow Adjustment					
ALTA 7					
ALTA Endorsements					
Amortization Schedule	X	X	X		
Annual Assessment					
Annual Assessments Escrow					
Annual Assessments Reserves					
Annual County Property Taxes					
Application Fee					
Appraisal 1 Time Review Fee	X	X	X		
Appraisal Credit					
Appraisal Fee				TX 3%	Included in the APR, FNMA 5%, HOEPA if paid to Broker or Lender

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
Appraisal Fee (Second Appraisal)				TX 3%	
Appraisal Fee for Recertification of Value					
Appraisal Review Fee	X	X	X		
Appraisal Update					
Appraisal Waiver Fee	X	X	X		
Appraisal/Property Valuation				TX 3%	
Assess				TX 3%	
Assessment				TX 3%	
Assignment Fee/MERS Fee	X	X	X		MERS Fee is included in the Origination Charges GFE Line #1
Assumption	X	X	X		
Assumption Fee	X	X	X		
Attorney DOC Preparation Fee	X	X	X	TX 3%	
Attorney DOC Review Fee	X	X	X		
Attorney Equity Review Fee	X	X	X	TX 3%	
Attorney Fee	X	X	X		
Attorney Funding Review Fee	X	X	X	TX 3%	
Attorney's Fee					
Automated Underwriting Fee	X	X	X		
AVM	X	X	X		
Bankruptcy Searches					
BONA FIDE Discount Point(s)	X		X		
Bond FEE	X	X	X		
Borrower Choice Attorney Fee	X	X	X		
Borrower Paid Mortgage Tax					
Broker 442 Fee to Appraiser		X			
Broker Administration Fee					
Broker Compensation/ Rebate	X	X	X	AR, GA, IL, ME, MA, MN, NJ, NM, NY, NC, OK	
Broker Courier/Messenger Fee	X	X	X		
Broker Credit					
Broker Credit Report	X	X	X		

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
Broker Fee	X	X	X	GA	
Broker Fee Paid By Lender (YSP)				KY (Broker Net Income), ME, NC	
Broker Fee to Broker	X	X	X		
Broker HOA Certification / DOC Fee	X	X	X		
Broker Loan Verification Fee	X	X	X		
Broker Premium				AR, GA, IL, MA, NJ, NM, NY	
Broker Processing Fee	X	X	X		
Budown Funds	X	X	X		
Bulk HI Escrow Review Fee					
Buydown Fee	X	X	X	KY (Broker Net Income)	Paid to Lender ONLY
C/C TAX/STAMPS					
C/P ADMIN FEE	X	X	X		
Cash to Borrower					
CEMA					
Chain of Title Endorsement					
Chain of Title Fee					
City Property Reserves					
City Property Tax					
City Property Tax Escrow					
City Property Taxes					
City Stamps					
City/County Tax Stamps					
City/Town Taxes					
Clear Plus					
Clearing Account	X	X	X		
Closing / Remote Close / Trip Fee	X	X	X		
Closing / Settlement Fee	X	X	X		
Closing Agent Charge / Fee	X	X	X		
Closing Agent Courier Fee	X	X	X		
Closing Agent DOC Fee					

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
Closing Agent DOC Preparation					
Closing Agent Misc Fee	X	X	X		
Closing Agent Wiring Fee	X	X	X		
Closing Fee / Charge	X	X	X		
Closing Fee to Broker	X	X	X		
Closing Protection Letter / CPL	X	X	X	TX 3%	
Closing Re-Draw Fee	X	X	X		
Commitment Fee	X	X	X		
CONDO Association Fee					
CONDO Questionnaire	X	X	X		
Construction Fee	X	X	X		
Construction Loan Fee	X	X	X		
Construction R/R	X	X	X		
Constructions Escrow					
Consumer Debt Fee	X	X	X		
Contract Fee	X	X	X		
CO-OP/CONDO Questionnaire	X	X	X		
Copy / Fee / Phone	X	X	X		
Cost of Improvements					
Cost of Rehabilitation					
Country Property Tax					
County Property Reserves					
County Property Tax Escrow					
County Property Tax Reserves					
County Stamp					
County Tax					
County Taxes Payable at Closing					
Courier / Mail	X	X	X		
Courier / Mail Fee / Shipping and Handling	X	X	X		
Courier / Messenger	X	X	X		
Courier / Recording Svc / Review Fee	X	X	X		
Courier / Wire / Email Fee	X	X	X		
Courier Fee	X	X	X		

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
Credit Accident Insurance	X	X	X	OK,	
Credit Disability	X	X	X	NM	
Credit Life	X	X	X	NM	
Credit Life Insurance	X	X	X	NM, OK, SC	
Credit Property Insurance	X	X	X	NM	
Credit Report				TX 3%	APR if paid to Broker
Credit Risk Price Adjustment	X		X	TX 3%	
Credit Unemployment	X	X	X	NM	
Credit Unemployment Insurance	X	X	X	NM	
Current Annual Assessments					
Current City Tax					
Current County Tax					
Current Other Tax					
Current Tax Installment	X	X	X		
Daily Interest					
Debt Cancellation Insurance				NM, OK	
Debt Cancellation	X	X	X	SC	
Debt Cancellation Coverage	X	X	X		
Debt Cancellation Insurance	X	X	X		
Debt Payoff					
Debt-Cancellation Coverage	X	X	X		
Deed Restriction Fee.	X	X	X	TX 3%	
Deffered Maintenance Escrow					
Delinquent Annual Assessments					
Delinquent City Tax					
Delinquent County Tax					
Delinquent Other Tax					
Delinquent Tax					
Demand Fee				KY (Net Income)	
Department Research				KY (Net Income)	
Departmental Searches		X	X		
Departmentals				KY (Net Income)	
Depost - Hazard Insurance					

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
Desk Review Fee	X	X	X		
Disbursements Per Addendum					
Discount Fee / Points	X	X	X		
Discount Not Paid to NSF	X		X		
DOC Loading / Printing / Processing / Title Update	X	X	X		
Document /Quit Claim / Grant Deed Preparation					
Document Email	X	X	X		
Document Preparation	X	X	X		
Document Preparation 3rd Party				NM	
Document Preparaton Fee	X	X	X	KY (Net Income), NM, TX 3%	
Document Redraw					
Document Review Fee	X	X	X		
Document Stamp Tax					
Document Stamps					
DSL / FED EX / MESSENGER	X	X	X		
Early Issue					
Earthquake Insurance					
EEM Withhold					
ELC Clearing					
Electronic Delivery Fee	X	X	X		
Endorsement					
Endorsement Fee					
Endorsements					
Engineer Cert					
Engineering Certificate Fee					
EPA Endorsement					
EPL Endorsement					
Equity Draw Adjustment					
Escrow / Escrow Disbursement	X	X	X		
Escrow Advance					
Escrow Aggregate					
Escrow Bill Pay	X	X	X		

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
Escrow Bill Pay Fee	X	X	X		
Escrow Charge	X	X	X		
Escrow E-mail Doc Fee	X	X	X		
Escrow Fee	X	X	X	TX 3%	
Escrow for Required Repairs					
Escrow Holdback					
Escrow Insurance Processing	X	X	X		
Escrow Payment					
Escrow Rollover Fee	X	X	X		
Escrow Waiver Fee	X	X	X	TX 3%	
Escrow Wire Fee	X	X	X		
Exingting PPP				NJ, NM	
Extended Lock Fee	X	X	X		
Extended Lock Refund	X	X	X		
FHA Mortgage Insurance Premium	X		X		
FHA Mortgage Insurance Premium Credit					
FHA One Time Mortgage Insurance Premium	X		X		
FHA Upfront / VA Funding Fee Finance	X		X		
FHA Upfront Mortgage Insurance Premium	X		X		
Field Review	X	X	X		
Field Review Appraisal	X	X	X		
Field Review Fee					
Final Completion Lender Certificate					
Final Inspection Fee					
Finder's Fee	X	X	X		
Fire Insurance Premium					
Flood Certification Fee	X		X	TX 3%	
Flood Determination Fee	X	X	X	TX 3%	
Flood Insurance Premium					
Flood Monitoring	X	X	X		
Flood Reserves					
Flood Search Fee	X	X	X		
Flood Service	X	X	X		

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
Foundation Certification					
Foundation Inspection Fee					
Funding Fee	X	X	X		
Funding Review Fee	X	X	X		
Future Payment of Taxes					
GA Residential Loan Fee					
GA Residential Mortgage Lending Act Fee					
Georgia Mortgage Loan Fee					
GEORGIA PER LOAN FEE (G.R.M.A)					
Government Recording Fee					
Government Service Fee					
Gross Premium / Participation					
Hazard Insurance Escrow	X	X	X		
Hazard Insurance Premium	X	X	X		
Hazard Insurance Reserves					
Health Insurance				OK, SC	
HELOC Balance					
HI Escrow Agent Fee	X	X	X		
Holder In Due Course Insurance	X	X	X		
Home Inspection Fee	X		X		
Home Owner's Association Certificate Fee					
Home Owner's Association Due					
Home Owner's Association Fee					
Home Owner's Association Set Up Fee					
Home Owner's Association Transfer Fee					
Home Owner's Insurance					
Home Owner's Insurance Escrow					
Home Owner's Insurance Permium					
Homestyle Escrow Holdback					
Housing Authority Funds					
ICL Fee				TX 3%	
IL DFI Policy Fee					
IL Recording Surcharge					

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ILC / Survey / Plot Plan Fee					
ILC/Survey	X	X			
Income Verification Fee	X	X	X		
Initial Flood Zone Fee					
Inspection Fee				TX 3%	
Insurance Escrow	X	X	X		
Insured Closing Letter				TX 3%	
Intangible Property Tax					
Intangible Recording Tax					
Interest Credit	X				
Interest Paid To Lender	X				
Interim Interest	X			MN	
Investor Paid Lender Comp				ME, MA, MN, NJ, NM, NC, ND, OK	
Involuntary Insurance	X	X	X		
Judgement & Lien Search					
Judgement Report					
Judgement Search					
KY Premium Tax					
Lender Administration Fee	X	X	X	TX 3%	
Lender Broker Paid Comp				WV	
Lender Coverage					
Lender Credit					
Lender Discount	X	X	X		
Lender Discount Fee	X	X	X		
Lender Document Preparation Fee	X	X	X		
Lender Fee	X	X	X		
Lender Inspection Fee		X			
Lender Origination	X	X	X		
Lender Paid Broker Comp				AR, GA, IL, IN, ME, MA, MN, NJ, NM, NY, NC, OK, WV	

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
Lender Paid Mortgage Tax					
Lender Processing fee	X	X	X	TX 3%	
Lender Review Fee of Trust / POA	X	X	X		
Lender Underwriting Fee	X	X	X	TX 3%	
Lender's Coverage					
Lender's Inspection Fee	X	X	X		
Lender's Inspection Fee TX Vet					
Lender's Processing Fee	X	X	X		
Lender's Title Insurance					
Lien Clearing Fee					
Lien Release	X	X	X	TX 3%	
Lien Search		X			
Life Insurance	X	X	X		
Loan Discount Points	X	X	X		
Loan Fee To State					
Loan Origination Fee	X	X	X		
Loan Tie In Fee	X	X	X		
Loan Transaction Fee	X	X	X		
Location Endorsement					
Lock In Fee	X	X	X		
Loss of income Insurance	X	X	X	NM, OK	
Mail	X	X	X		
Mansion Tax					
Master Associate Fee					
MERS Fee / Registration Fee	X	X	X		
Messenger / Courier Fee	X	X	X		
MI Premium / Insurance	X		X		
MI Reserves	X		X		
Minnesota Mortgage Tax					
Minnesota Survey					
Miscellaneous / Other Fees	X	X	X		
Miscellaneous 3rd Party Fees					
Miscellaneous Broker Fee	X	X	X		

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
Miscellaneous Loan Expense	X	X	X		
Miscellaneous NYMC Fee					
Miscellaneous Recording fee					
MN Mortgage Tax					
Mortgage Broker Fee Paid by Lender	X	X	X	AR, GA, IL, ME, MA, MN, NJ, NM, NY, NC, OK, WV	
Mortgage Guaranty Insurance	X	X	X		
Mortgage Insurance Application Fee	X				
Mortgage Insurance Premium Credit					
Mortgage Insurance Premium Financed	X	X	X		
Mortgage Insurance Premiums	X	X	X		
Mortgage Insurance Reserve	X	X	X		
Mortgage Recording Tax					
Mortgage Registration Tax					
Mortgage Tax					
Mortgage Tax Paid By Lender					
MSC Courier / Messenger	X	X	X		
MSC Discount pOInts	X	X	X		
Name / Assessment Search					
Negative Amortization Endorsement					
Neighborhood Association Fee					
Net Premium / Participation				AR, GA, IL, KY (Net Income), ME, MA, MN, NJ, NM, NY, NC, OK, WV	
Nevada Notices					
New York Mortgage Tax					
New York Transfer Tax					
North Carolina Commitment Fee					
Notary Fee		X	X	TX 3%	
Notice of Seizure Fee					

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
Notice of Settlement Fee	X	X	X		
Odd Days Interest	X				
One Rate Fee	X	X	X		
One Time MIP	X		X		
Open Sewer					
Open Taxes					
Open Water					
Origination Fee	X	X	X		
Other	X	X	X		
Other Broker Fee	X	X	X		
Other Hazard Insurance					
Other Inspection					
Other Insurance Escrow					
Other Insurance Premium					
Other Mortgage Tax					
Other Reserves					
Other Tax Escrow					
Owner's Coverage					
Owner's Equity Deposit					
Owner's Title Insurance					
Patriot Act Name Search					
Per Diem Interest	X			MN	
Pest Infestation				TX 3%	
Pest Inspection Fee		X		TX 3%	
PMI / MIP Credit	X		X		
Post Closing Certificate					
Post Closing Tracking Fee	X	X	X		
Pre Paid Interest	X		X		
Premium Yield Adjustment				AR, GA, IL, KY, ME, MA, NJ, NM, NY, NC, OK	
Prepaid Interest Paid At Cose	X				
Prepaid Lender Interest	X				

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
Private Mortgage Insurance	X		X		
Priviledge Tax					
Processing Fee	X	X	X		
Property Inspection Waiver Fee	X	X	X		
Property Insurance					
Property Survey				TX 3%	
Property Tax Certificate	X	X	X	TX 3%	
Property Tax Reserve Deposit				TX 3%	
Property Taxes					
Property Valuation	X	X	X		
QA Audit	X	X	X		
R/R 10% Reserves					
R/R Admin Fee	X	X	X		
R/R Cost Rehabilitation					
R/R Expenses					
RCDG fee	X	X	X	TX 3%	
RDA Guarantee Fee	X	X	X		
Real Estate Agent Commision					
Real Estate Taxes Due					
Recertification / Apprsl Update					
Reconveyance fee					
Recordation Fee					
Recordation Tax					
Recording Assignment					
Recording Fee	X	X	X	TX 3%	
Recording POA / Quict Claim	X	X	X		
Redraw Fee	X	X	X		
Release Fee	X	X	X		
Release of Lien				TX 3%	
Release Tracking Fee	X	X	X		
Rental Housing Support Program					
Repair Escrow Fee	X	X	X		
Repossession Insurance	X	X	X		

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
Resale Fee					
Reserve Deposits					
Reserves					
Reserves To be Deposited with Lender					
Residential Mortgage Loan Fee				KY (Net Income)	
Retail Credit Report Fee	X	X	X		
Road Maintenance / Lot / Rental / Summer / Ground Rent / Trash / Other					
Roof Inspection Fee					
Satisfaction Of Mortgage				TX 3%	
School / Vilege / Town Tax Reserves					
School Property Tax					
School Taxes Reserves					
Secondary Appraisal Fee					
Seller Abatement					
Septic Certificate					
Service Release / Back End Points / Yeild				GA, IL, KY, ME, MA, MN, NJ, NY, NC, OK, WV	
Service Release Premium (SRP)				GA, IL, KY, ME, MA, MN, NJ, NY, NC, OK, WV	
Settlement / Disbursement / Wire / Payoff	X	X	X		
Settlement Agent Charge / Fee	X	X	X		
Settlement of Closing Fee	X	X	X		
Signing Service Fee	X	X	X		
SM Buydown to NSF				KY (Net Income)	
Spread Premium					
Staff Appraiser Fee	X	X	X		
Stamps					
State Excise Stamp Tax					
State Intangible Tax					
State Mortgage Tax					

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
State Registration Fee	X	X	X		
State Stamps					
State Tax Stamps					
Sub Escrow Fee	X	X	X		
Subordination Documents	X	X	X		
Subordination Fee	X	X	X		
Subordination Recording Fee					
Survey / Survey Risk				TX 3%	
Survey Fee	X	X	X	TX 3%	
Table Funding Broker Fee				AR, GA, IL, KY (Net Income) MA, NJ, NM, NY	
Table Funding Fee					
Tax					
Tax Certificate / Certification Fee	X	X	X	TX 3%	
Tax Payment Service Fee	X	X	X	TX 3%	
Tax Return Verification	X	X	X		
Tax Search Fee	X		X		
Tax Service Fee	X	X	X	TX 3%	
Taxes Due					
TI Fee		X	X		
Title Abstract		X	X	TX 3%	
Title Alta / Endorsements					
Title Closer Pick Up Fee	X	X	X		
Title Closing Fee	X	X	X		
Title Colorado Courier Fee	X	X	X		
Title Colorado Documentation Preparation					
Title Courier / Messenger Fee	X	X	X		
Title Document Preparation Fee			X	TX 3%	
Title Email Doc Fee	X	X	X		
Title Endorsement Fee					
Title Examination Fee	X	X	X	TX 3%	
Title Fees			X		

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
Title Inspection Fee					
Title Insurance / Endorsements / Survey	X	X	X	TX 3%	
Title Insurance Binder	X	X	X	TX 3%	
Title Insurance Premium					
Title Notary Fee	X	X	X		
Title Owner's Policy					
Title Plat Drawing				TX 3%	
Title Policy				TX 3%	
Title Recording Fee					
Title Review Fee	X	X	X	TX 3%	
Title Search	X	X	X		
Title Settlement Fee	X	X	X		
Title Tax Certificate	X	X	X		
Title Update			X		
Title Wire and Packaging Fee	X	X	X		
Transfer Tax					
Travel Fee	X	X	X		
UCC Filing					
UMC Repair Completion Escrow					
Underwriting Fee	X	X	X		
Undisbursed Construction Funds					
Upfront Mortgage Insurance Premium	X		X	NY, TX 3%	
USDA Fee	X	X	X		
VA Application Fee	X		X		
VA Compliance Inspection					
VA Funding Fee	X		X		
VA Guaranty Fee	X		X		
Verification of Deposit	X	X	X		
Verification of Employment	X	X	X		
Village Tax					
Warehouse Fee	X	X	X		
Water Test				TX 3%	
Wholesale Flood Certificate Fee	X	X	X	TX 3%	

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FEE	APR	FNMA 5%	HOEPA	STATE OVERRIDES	COMMENTS
Wholesale Funding Fee	X	X	X	TX 3%	
Wholesale Tax Service	X	X	X	TX 3%	
Wholesale Underwriting	X	X	X	TX 3%	
Wholesale Wire Fee	X	X	X	TX 3%	
Wind / Hail / Storm Insurance					
Wind / Hail/ Earthquake / Other Insurance					
Wire and Package Fee	X	X	X		
Wire Fee	X	X	X		
Wire Fee / Payoff Check Charge	X	X	X		
Wire Transfer	X	X	X		
Wiring Fee to Agent	X	X	X		
Yield Defferential				GA, IL, KY, ME, MA, MN, NJ, NY, NC, OK, WV	
Yield Spread Premiums				GA, IL, KY, ME, MA, MN, NJ, NY, NC, OK, WV	