### TRID Fee Placement and Tolerance Chart

#### Loan Estimate

<table>
<thead>
<tr>
<th>Section A. Origination Charges</th>
<th>Section B. Services You Cannot Shop For</th>
<th>Section E. Taxes and Other Government Fees</th>
<th>Section E. Services You May Shop For</th>
<th>Section C. Prepaids</th>
<th>Section F. Initial Escrow Payment</th>
<th>Section G. Initial Escrow Payment</th>
<th>Section H. Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum of 13 fees</td>
<td>Maximum of 13 fees</td>
<td>Only fixed items permitted</td>
<td>Maximum of 14 fees + Addendum</td>
<td>Fixed items+3 fees</td>
<td>Fixed items+5 fees</td>
<td>Maximum of 5 fees</td>
<td></td>
</tr>
</tbody>
</table>

- Application Fee
- Assumption Fees
- Automated UW Fee
- Broker Compensation
- Discount Points (___% of Loan Amount (Points))
- Escrow Waiver
- Lender Appraisal
- Lender Inspections
- Loan Level Pricing Adjustments (LLPA)
- Mortgage Broker Fee
- Origination Fee
- Processing Fee
- Rate Lock
- Rate Lock Extension
- Tax Transcript Fee
- Tax Service Fee
- Underwriting Fee
- Verification Fee (Employment, Deposit, etc.)
- Warehouse Fee
- Appraisal Fee
- Appraisal Management Fee
- Credit Report
- Document Preparation (Lenders Attorney)
- Flood Determination
- Flood Monitoring
- Gov’t Funding Fees (Assistance Programs)
- HOA Certification Fee
- MERS Registration
- Survey (Required/Not Shopable)
- Tax Status Research Fee
- Third Party Subordination Fee
- Title-Closing Protection Letter
- Upfront MI FHA (UFMIP)
- USDA Guarantee Fee
- VA Funding Fee
- Transfer Taxes
- Assignment Recording
- County deed stamps
- POA recording
- Release recording
- Revenue Stamps
- Subordination Recording

**Note:** No additional lines may be added for recording. Any other recording fees will be totaled with Mortgage and Deed on one line.

#### Closing Disclosure

<table>
<thead>
<tr>
<th>Section A. Origination Charges</th>
<th>Section B. Services You Did Not Shop For</th>
<th>Section E. Taxes and Other Government Fees</th>
<th>Section E. Services You Did Not Shop For</th>
<th>Section C. Prepaids</th>
<th>Section F. Initial Escrow Payment</th>
<th>Section G. Initial Escrow Payment</th>
<th>Section H. Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Note: Any fee which is charged by creditor, or investor, is by proxy considered charged by an originator, and disclosed in Section A. Example: LLPA, Rate Extensions, Tax Service</td>
<td>Note: If you did not provide a list, or redisclosed for a shopable fee without a new provider list option, the fee(s) will be Zero tolerance.</td>
<td>Note: Transfer Taxes-Be sure to verify these fees in any state you are not familiar with. It is a simple and often costly mistake.</td>
<td>Note: Any service provided in association with the title order will be labeled “Title -” and follow title fees even if third party. Example: notary, or e-recording.</td>
<td>Note: This includes any past due taxes, taxes due within 60 days, and first year’s premiums to be paid out on insurance.</td>
<td>Note: This includes amounts paid into escrow account to be disbursed at a later time, and cushion.</td>
<td>Note: Section includes optional fees, and R.E. fees required per the purchase contract, which are not required by the lender</td>
<td></td>
</tr>
</tbody>
</table>

**Note:**

- Homeowner’s Insurance
- Flood Insurance
- Mortgage Insurance (PMI Single Premium)
- LPMI (Lender Paid)
- Prepaid Interest (per diem)
- Real Estate Taxes
- Past Due Real Estate Taxes
- Deposit / Escrow Cushion For:
  - Homeowner’s
  - Flood Insurance
  - Monthly MIP/PMI
  - Real Estate Taxes

**Are any of the provider’s your affiliates?**

Yes

No

**Did the consumer select a provider from your list?**

Yes

No

As of 1/1/2016 By VS