



Fees Listed on CD	^SSPL	TRID				APR / Finance Charges					QM / HOEPA** / GSE***	Include In Test	QM / HOEPA** / GSE***	QM / HOEPA Comments
		If Paid To/Use Section:				If Paid To:					APR / Finance Charge Comments			
		Creditor	Third Party Not Shoppable	Third Party & Shoppable	Govt	Lender /Broker /Affiliate	Title/Closing	Govt	Other	APR / Finance Charge Comments				
2nd/Second Mortgage Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES			
Abandonment (of Homestead)	NO	A	B	C	E	NO	NO	NO	NO		NO*			
Abstract or Title Search	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*			
Accommodation Fee	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a government entity	Refer to QM / HOEPA Comments	Do not include if this is NOT a finance charge		
Additional Checks	NO	A	B	C	E	YES	YES	YES	YES		YES			
Additional Work Charge 2nd Processing	NO	A	B	C	E	YES	YES	YES	YES		YES			
Admin/Courier/Fax/Copy Fee	YES	A	B	C	N/A	YES	YES	YES	YES	Same as Overnight Fees, Express Mail Fees, Delivery Fee etc	YES			
Administration Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES			
Affidavits	YES	A	B	C	E	YES	YES	NO	YES	Not a finance charge if for Affidavit recording (paid to Govt entity) or for document preparation	Refer to QM / HOEPA Comments	Do not include if this is NOT a finance charge		
Agency Fee (FHA)	NO	A	B	C	N/A	YES	YES	YES	YES		NO*			
ALTA x.x	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*			
Amortization Schedule Fee	YES	A	B	C	E	YES	YES	YES	YES		YES			
Annual Assessments	NO	A	B	C	E	NO	NO	NO	NO	Taxes	NO*			
Annual Fee	NO	A	B	C	E	YES	YES	YES	YES	For HELOCs - not a finance charge unless based on usage. For CE - Always a Finance Charge	YES			
Application Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES			
Appraisal Desk Review	NO	A	B	C	N/A	YES	YES	YES	NO	Not a finance charge if paid to an appraiser	NO*			
Appraisal Fee	NO	A	B	C	N/A	NO	NO	NO	NO		NO*			
Appraisal Field Review	NO	A	B	C	N/A	YES	YES	YES	NO	Not a finance charge if paid to an appraiser	NO*			
Appraisal Management Fee	NO	A	B	C	N/A	YES	NO	NO	NO		NO*			
Appraisal Review	NO	A	B	C	N/A	YES	YES	YES	NO	Not a finance charge if paid to an appraiser	NO*			
Archiving Fee	NO	A	B	C	E	YES	YES	YES	YES		YES			
Assessment Search Fee	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*			
Assignment Recording Fee	NO	A	B	C	E	YES	YES	YES	YES		YES			
Assumption Fee	NO	A	B	C	E	YES	YES	YES	YES		YES			
Attorney's Fees	YES	A	B	C	N/A	YES	YES	YES	YES	Can be excluded from the APR if it is for the borrower's personal representation	NO*			
Automated Underwriting	NO	A	B	C	N/A	YES	YES	YES	YES		YES			
Automated Valuation Model (AVM)	NO	A	B	C	E	YES	YES	YES	YES		NO*			
Bankruptcy Service Fee	NO	A	B	C	E	NO	NO	NO	NO		NO*			
Broker Admin Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES			
Broker Appraisal (BPO)	NO	A	B	C	N/A	YES	YES	YES	YES		NO*			
Broker Compensation	NO	A	N/A	N/A	N/A	YES	YES	YES	YES		YES			
Broker Processing Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES			
Building Permit	NO	A	B	C	E	NO	NO	NO	NO		NO*			
Buydown Paid by Borrower	NO	A	B	C	N/A	YES	YES	YES	YES		YES			
Cancel Existing Loan Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES			
Capital Contribution to HOA	NO	N/A	H	N/A	N/A	YES	YES	YES	NO	Not a finance charge if paid to HOA	Refer to QM / HOEPA Comments	Do not include if this is NOT a finance charge		
CEMA	NO	A	B	C	E	YES	YES	YES	YES		NO*			
Certificate of Release	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid by someone other than the borrower	Refer to QM / HOEPA Comments	Do not include if this is NOT a finance charge		
Certified Copies to Registry	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*			
CES/Closed End Second	NO	A	B	C	N/A	YES	YES	YES	YES		YES			
Check Processing Fee	NO	A	B	C	E	YES	YES	YES	YES		YES			
City Property Taxes	NO	A	B	C	E	NO	NO	NO	NO		NO			
City/County Tax/Stamps	NO	A	B	C	E	NO	NO	NO	NO		NO			
CLO	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for recording	Refer to QM / HOEPA Comments	Do not include if this is NOT a finance charge		



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		Creditor	Third Party Not Shoppable	Third Party & Shoppable	Govt	Lender /Broker /Affiliate	Title/Closing	Govt	Other				
Closing Fee	YES	A	B	C	N/A	YES	YES	YES	YES	Same as Settlement or Escrow or Attorney	NO*		
Closing Letter	YES	A	B	C	N/A	YES	YES	YES	YES		NO*		
Closing Protection Letter	YES	A	B	C	N/A	YES	YES	YES	YES	Not a finance charge if the title insurer is required by the state to issue the CPL (AL, AR, DC, DE, GA, ID, IL, LA, MO, MS, NJ, NC, OH, PA, SC, TN, UT & VA)	NO*		
Closing Protection Premium	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*		
Closing Service Letter	YES	A	B	C	N/A	YES	YES	YES	YES		NO*		
Combo Fee	NO	A	B	C	E	YES	YES	YES	YES		YES		
Commitment Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES		
Compliance Cert/Reg Copy	NO	A	B	C	E	YES	YES	YES	YES		YES		
CON/MOD	NO	A	B	C	E	YES	YES	YES	NO	Not a finance charge if paid to HOA	Refer to QM / HOEPA Comments	Do not include if this is NOT a finance charge	
Concurrent Junior Mortgage Escrow Fee	YES	A	B	C	E	YES	YES	YES	YES		YES		
Condo PUD Approval Fee	NO	A	B	C	N/A	YES	YES	YES	YES		NO*		
Condo Questionnaire Fee	NO	A	B	C	N/A	YES	YES	YES	YES		NO*		
Conservation Fee	NO	A	B	C	E	YES	YES	YES	YES	Not a finance charge if required by the state to be charged to the borrower	NO*		
Construction Admin Fee	NO	A	B	C	E	YES	YES	YES	YES		YES		
Contingency Fee	NO	A	B	C	E	NO	NO	NO	NO		NO*		
Copy or Fax Fee	NO	A	B	C	E	YES	YES	YES	YES		YES		
Cost to Broker	NO	A	B	C	N/A	YES	YES	YES	YES		YES		
County Property Taxes	NO	A	B	C	E	NO	NO	NO	NO		NO		
County Surcharge Fee	NO	A	B	C	E	NO	NO	NO	NO		NO		
County Taxes	NO	A	B	C	E	NO	NO	NO	NO		NO		
Courier Fee	YES	A	B	C	E	YES	YES	YES	YES	Same as Overnight Fees, Express Mail Fees, Delivery Fee etc	YES		
Credit Report	NO	A	B	C	N/A	NO	NO	NO	NO		NO*		
Customer Identification Program (CIP)/US Patriot Act Search	NO	A	B	C	E	YES	YES	YES	YES		YES		
Deed of Trust (DOT) Release	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a government entity	Refer to QM / HOEPA Comments	Do not include if this is NOT a finance charge	
Deed Prep Fee	YES	A	B	C	E	NO	NO	NO	NO		NO*		
Demand Fee	NO	A	B	C	E	YES	YES	YES	YES	Not a finance charge if for payoff of old loan	YES		
Desktop Underwriter Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES		
Digital Docs	YES	A	B	C	E	YES	YES	YES	YES		YES		
Disbursement Fee	YES	A	B	C	E	YES	YES	YES	YES		YES		
Discharge of Mortgage	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity	Refer to QM / HOEPA Comments	Do not include if this is NOT a finance charge	
Discount Fee / Discount Points	NO	A	B	C	N/A	YES	YES	YES	YES		Refer to QM / HOEPA comments	Up to 2 bona fide discount points can be excluded provided the loan meets certain requirements. Refer to the FAMC Discount Points Policy for detailed requirements.	
Doc Imaging	NO	A	B	C	E	YES	YES	YES	YES		YES		
Doc Service Fee	YES	A	B	C	E	YES	YES	YES	YES		YES		
Docufile	NO	A	B	C	E	YES	YES	YES	YES		YES		
Document Certification	NO	A	B	C	E	YES	YES	YES	YES		YES		
Document Fee	YES	A	B	C	E	YES	YES	YES	YES	Not a finance charge if for Doc Preparation, and if bona fide and reasonable in amount	Refer to QM / HOEPA Comments	Do not include if this is NOT a finance charge	
Document Fee (Email or Processing)	YES	A	B	C	E	YES	YES	YES	YES		YES		
Document Handling Fee	YES	A	B	C	E	YES	YES	YES	YES		YES		
Document Maintenance Fee	NO	A	B	C	E	YES	YES	YES	YES		YES		
Document Preparation	YES	N/A	B	C	E	NO	NO	NO	NO	Not a finance charge if for Doc Preparation, and if bona fide and reasonable in amount	Refer to QM / HOEPA Comments	If determined to be a finance charge, fee is included in QM/HOEPA and GSE tests.	



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		Creditor	Third Party Not Shoppable	Third Party & Shoppable	Govt	Lender /Broker /Affiliate	Title/Closing	Govt	Other					
Document Preparation (Lender)	NO	A	N/A	N/A	N/A	YES	YES	YES	YES		YES			
Document Preparation (Texas)	YES	A	B	C	E	YES	YES	YES	YES		NO*			
Document Processing	YES	A	B	C	E	YES	YES	YES	YES		YES			
Document Retrieval	NO	A	B	C	E	YES	YES	YES	YES		YES			
Document Review	YES	A	B	C	E	YES	YES	YES	YES		YES			
Document Signing Fee	NO	A	B	C	E	YES	YES	YES	YES		YES			
DocuServe	NO	A	B	C	E	YES	YES	YES	YES		YES			
Draw Fee	NO	A	B	C	E	YES	YES	YES	YES	HELOC fee to draw	N/A			
Draw Fee (Document Preparation)	YES	A	B	C	E	YES	YES	YES	YES	Not a finance charge if for Doc Preparation, and if bona fide and reasonable in amount	N/A			
DU/LP Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES			
Duplicate Tax Bill	NO	A	B	C	E	YES	YES	YES	YES		NO*			
Early Issue Fee	NO	A	B	C	E	NO	NO	NO	NO	Insurance Premium	NO*			
E-doc Fee	YES	A	B	C	E	YES	YES	YES	YES		YES			
Electronic Doc Delivery Fee	YES	A	B	C	E	YES	YES	YES	YES		YES			
Electronic Recording Fee	YES	A	B	C	E	YES	YES	YES	YES		YES			
Endorsements	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*			
Environmental Protection Lien	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*			
Equity Set Up Fee	NO	A	B	C	E	YES	YES	YES	YES		YES			
Escrow Accounting Fee	YES	A	B	C	E	YES	YES	YES	YES		YES			
Escrow Fee	YES	A	B	C	E	YES	YES	YES	YES	Same as Settlement or Closing	NO*			
Escrow Hold Back Admin Fee	YES	A	B	C	E	YES	YES	YES	YES		YES			
Escrow Hold Back Inspection Fee	NO	A	B	C	E	NO	NO	NO	NO		NO*			
Escrow Sales Tax	NO	A	B	C	E	YES	YES	YES	YES		YES			
Escrow Waiver Fee	NO	A	B	C	E	YES	YES	YES	YES		YES			
Estoppel Fee	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*			
Express Mail Fee	YES	A	B	C	E	YES	YES	YES	YES	For overnight delivery, shipping and handling	YES			
Expressline Processing Fee	YES	A	B	C	E	YES	YES	YES	YES		NO*			
Extra Check Charge	NO	A	B	C	E	YES	YES	YES	YES		YES			
Fax Fee	NO	A	B	C	E	YES	YES	YES	YES		YES			
FHA 203K Termite Fee	NO	A	B	C	N/A	YES	YES	YES	YES	Not a finance charge if done prior to closing	NO*			
FHA 203K Title Update Fee	NO	A	B	C	N/A	YES	YES	YES	YES	Not a finance charge if done prior to closing	NO*			
FHA MIP	NO	A	B	C	N/A	YES	YES	YES	YES		NO			
FHA MIP Impounds	NO	N/A	G	N/A	N/A	YES	YES	YES	YES		NO			
FHLMC REO Delivery Fee	NO	A	B	C	N/A	YES	YES	YES	YES		NO*			
File Maintenance	NO	A	B	C	E	YES	YES	YES	YES		YES			
Filing Fee	YES	A	B	C	E	YES	YES	YES	YES		YES			
Final Appraisal/Inspection Fee (post-closing)	NO	A	B	C	N/A	YES	YES	YES	YES		NO*			
Final Title Update	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*			
Finance Charges	NO	A	B	C	N/A	YES	YES	YES	YES		YES			
Flood Fee (if cert is not LOL)	NO	A	B	C	E	NO	NO	NO	NO	Not a finance charge if for upfront flood determination only	NO*			
Flood Fee (if cert is LOL)	NO	A	B	C	E	YES	YES	YES	YES	Finance charge if part of fee is for life of loan monitoring	NO*			
Flood Insurance Services	NO	A	B	C	N/A	YES	YES	YES	YES	Not a finance charge if for insurance of upfront flood determination	NO*			
Flood Report Fee	NO	A	B	C	N/A	YES	YES	YES	YES	Not a finance charge if for insurance of upfront flood determination	NO*			
Flood/Hazard Insurance Premiums	NO	N/A	F	N/A	N/A	NO	NO	NO	NO		NO*			
Florida Form 9	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*			
Funding Fee	NO	A	B	C	E	YES	YES	YES	YES		YES			
Funding Fee (Lender)	NO	A	N/A	N/A	N/A	YES	YES	YES	YES		YES			



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GA Residential Mortgage Fee	NO	A	B	C	N/A	YES	YES	NO	YES	Not a finance charge if paid to a government entity and if fee = \$10.00	Refer to QM / HOEPA comments	Do not include if this is NOT a finance charge
Gap Risk Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Government Service Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
H.O.M.E. to Commonwealth Title	YES	A	B	C	N/A	YES	YES	YES	YES	Title Fee	NO*	
Hand Recording	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a government entity	Refer to QM / HOEPA comments	Do not include if this is NOT a finance charge
Handling Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Hazard Insurance	NO	N/A	F or G	N/A	N/A	NO	NO	NO	NO		NO*	
Hazard Insurance Premium	NO	N/A	F	N/A	N/A	NO	NO	NO	NO		NO*	
HELOC Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
HOA Dues	NO	N/A	H	N/A	N/A	NO	NO	NO	NO		NO	
HOA Certification Letter	NO	A	B	C	N/A	YES	YES	YES	YES		NO*	
HOA Miscellaneous (excluding dues)	NO	N/A	H	N/A	N/A	YES	YES	YES	YES		NO*	
Home Warranty (lender required)	YES	A	B	C	N/A	YES	YES	YES	YES		YES	
Home Warranty (optional)	NO	N/A	H	N/A	N/A	N/A	N/A	N/A	N/A		N/A	
HomeReady Education Course Fee	NO	A	B	C	E	NO	NO	NO	NO	FNMA HomeReady	NO	
Imaging Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Inspection Fee (lender required)	YES	A	B	C	N/A	YES	YES	YES	YES	Not a finance charge if for an inspection of the property, and the service if performed before closing	NO*	
Inspection Fee (optional)	NO	N/A	H	N/A	N/A	N/A	N/A	N/A	N/A		N/A	
Intangible Tax	NO	A	B	C	E	NO	NO	NO	NO		NO	
Interest	NO	F	N/A	N/A	N/A	YES	YES	YES	YES		NO	
Investor Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
ITI Agent Registration Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Judgment Fee	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*	
Judgment Search	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*	
Jumbo Pool Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Junior Loan Policy	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*	
L109 PIRT	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*	
LARA Analysis	NO	A	B	C	E	YES	YES	YES	YES		YES	
LARA Escalation	NO	A	B	C	E	YES	YES	YES	YES		YES	
Legal & Vesting	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*	
Lender Direct Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Lender Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES	
Lender's Coverage	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*	
Lenders Inspection Fee	NO	A	B	C	N/A	YES	YES	YES	YES	Not a finance charge if for an inspection of the property, and the service if performed before closing	YES	
Lien Finance Report	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*	
Lien Protection Insurance	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*	
Lien Search	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*	
Limited Realty Report	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*	
Line Entry Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Loan Discount	NO	A	B	C	N/A	YES	YES	YES	YES		YES	
Loan Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES	
Loan Originator Compensation - Lender Paid	NO*	A	B	C	N/A	NO	N/A	N/A	N/A		YES	
Loan Originator Compensation - Borrower Paid	NO	A	B	C	N/A	See Comments	N/A	N/A	N/A	This is generally refelcted as origination charge items which are included in finance charges.	YES	
Loan Origination Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES	
Loan Package Fee	YES	A	B	C	E	YES	YES	YES	YES		YES	
Loan Package Preparation Fee	YES	A	B	C	E	YES	YES	YES	YES		YES	



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Loan Review Fee	YES	A	B	C	E	YES	YES	YES	YES		YES		
Loan Review Fee (Lender)	NO	A	N/A	N/A	N/A	YES	YES	YES	YES		YES		
Loan Services (Lender)	NO	A	N/A	N/A	N/A	YES	YES	YES	YES		YES		
Loan Tie-In Fee	YES	A	B	C	E	YES	YES	YES	YES		YES		
Lock In Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES		
Master Service Administration Fee	NO	A	B	C	E	YES	YES	YES	YES		YES		
MCC Application Fee	NO	A	B	C	E	YES	YES	YES	YES		YES		
MCC Fee to Agency	NO	A	B	C	E	YES	YES	YES	YES		NO*		
MCC Fee to Lender	NO	A	B	C	E	YES	YES	YES	YES		YES		
Mechanical Lien	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*		
MERS Fee	NO	A	B	C	E	YES	YES	YES	YES		YES		
Messenger Fee	YES	A	B	C	E	YES	YES	YES	YES	Same as Overnight Fees, Express Mail Fees, Delivery Fee etc	YES		
Miscellaneous Lender/Broker Fees	NO	A	B	C	N/A	YES	YES	YES	YES		YES		
Mortgage Certification Fee	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for recording. If anything is charged above what the county requires, it is a finance charge	Refer to QM / HOEPA comments	Do not include if this is NOT a finance charge	
Mortgage Fee	NO	A	B	C	E	YES	YES	YES	YES		YES		
Mortgage Insurance Application Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES		
Mortgage Insurance Impounds	NO	N/A	G	N/A	N/A	YES	YES	YES	YES		NO		
Mortgage Insurance Premium	NO	N/A	B	N/A	N/A	YES	YES	YES	YES		Refer to QM / HOEPA comments	Exclude federal or state government-sponsored MIPs. Private mortgage insurance (PMI) premiums: Exclude monthly or annual PMI premiums. You may also exclude up-front PMI premiums if the premium is refundable on a prorated basis. However, even if the premium is excludable, you must include any portion that exceeds the up-front MIP for FHA loans. FAMC reserves the right to determine if the MI product refundability meets the requirement.	
Mortgage Insurance Service	NO	A	B	C	N/A	YES	YES	YES	YES		YES		
Mortgage Registration Tax	NO	A	B	C	E	NO	NO	NO	NO		NO		
Mortgage Tax to Title	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for recording. If the tax is imposed on the Lender and passed to the borrower, it is a finance charge.	Refer to QM / HOEPA comments	Do not include if this is NOT a finance charge	
MRB Compliance Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES		
MRB Funding Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES		
Municipal Lien Certificate	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*		
Name Search	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*		
Nav Serv	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*		
NCHFA Processing Fee	NO	A	B	C	N/A	YES	YES	YES	YES		NO*		
NOC Recording	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity	Refer to QM / HOEPA comments	Do not include if this is NOT a finance charge	
Notary (Mobile)	YES	A	B	C	E	YES	YES	YES	YES	Only if Mobile Notary	NO*		
Notary/Signing	YES	A	B	C	E	YES	YES	YES	YES	The notary fee is not a finance charge, but the signing fee is. If lumped together, then the total is a finance charge	NO*	Do not include if this is NOT a finance charge	
Notary and Signing	YES	A	B	C	E	YES	YES	YES	YES	The notary fee is not a finance charge, but the signing fee is. If lumped together, then the total is a finance charge	NO*	Do not include if this is NOT a finance charge	
Notary Fees	YES	A	B	C	E	NO	NO	NO	NO		NO*		



Fees Listed on CD	^SSPL	TRID				APR / Finance Charges				APR / Finance Charge Comments	QM / HOEPA** / GSE***	QM / HOEPA Comments
		If Paid To/Use Section:				If Paid To:					Include In Test	
		Creditor	Third Party Not Shoppable	Third Party & Shoppable	Govt	Lender /Broker /Affiliate	Title/Closing	Govt	Other		QM / HOEPA** / GSE***	
Notice of Seizure Fee	YES	A	B	C	E	YES	YES	YES	YES		YES	
Notice of Settlement	NO	A	B	C	E	YES	YES	YES	YES		YES	
NY Consolidation & Modification	NO	A	B	C	E	YES	YES	YES	YES		YES	
O & E Report	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee	NO*	
Obtain & File Release Document	NO	A	B	C	E	YES	YES	YES	YES		YES	
Obtain & Record Municipal Lien	NO	A	B	C	E	YES	YES	YES	YES		YES	
Order Demand Statement	NO	A	B	C	E	YES	YES	YES	YES		YES	
Origination Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES	
OTC 442 Reinspection	NO	A	B	C	N/A	YES	YES	YES	YES		YES	
OTC Additional Draw Inspections	YES	A	B	C	E	YES	YES	YES	YES	Not a finance charge if for an inspection of the property, and the service if performed before closing	YES	
OTC Foundation Title Endorsement	YES	A	B	C	E	YES	YES	YES	YES	Not a finance charge if the title endorsement is obtained prior to closing	YES	
OTC Survey	YES	A	B	C	E	YES	YES	YES	YES	Not a finance charge if the survey is done prior to closing	YES	
Outside Loan Signing/Notary Fee	YES	A	B	C	E	YES	YES	YES	YES	The notary fee is not a finance charge, but the signing fee is. If lumped together, then the total is a finance charge	NO*	
Overnight Fee	YES	A	B	C	E	YES	YES	YES	YES		YES	
Owner's Coverage	NO	N/A	H	N/A	N/A	NO	NO	NO	NO	Title Fee	NO*	
Patriot Act Service Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Payoff Credit Card	NO	A	B	C	N/A	YES	YES	YES	YES	If the fee is for the service to payoff credit cards or other debt it is a finance charge	YES	
Payoff Service Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
PCOR Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Per Diem/Interest	NO	F	N/A	N/A	N/A	YES	YES	YES	YES		NO	
Pest Inspection	YES	A	B	C	N/A	NO	NO	NO	NO		NO*	
PIA/PIW Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Piggyback Second	NO	A	B	C	E	YES	YES	YES	YES		YES	
Plan Review Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Plat Review Fee	YES	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.	NO*	Do not include if this is NOT a finance charge
Points	NO	A	B	C	N/A	YES	YES	YES	YES		YES	
Post Closing Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES	
Prepaid City Property Taxes	NO	N/A	N/A	N/A	F	NO	NO	NO	NO		NO	
Prepaid County Property Taxes	NO	N/A	N/A	N/A	F	NO	NO	NO	NO		NO	
Prepaid School Property Taxes	NO	N/A	N/A	N/A	F	NO	NO	NO	NO		NO	
Private Mortgage Insurance	NO	N/A	B	N/A	N/A	YES	YES	YES	YES		Refer to QM / HOEPA comments	Exclude federal or state government-sponsored MIPs. Private mortgage insurance (PMI) premiums: Exclude monthly or annual PMI premiums. You may also exclude up-front PMI premiums if the premium is refundable on a prorated basis. However, even if the premium is excludable, you must include any portion that exceeds the up-front MIP for FHA loans. FAMC reserves the right to determine if the MI product refundability meets the requirement.



Fees Listed on CD	^SSPL	TRID				APR / Finance Charges				QM / HOEPA** / GSE***	APR / Finance Charge Comments	Include In Test	QM / HOEPA** / GSE***	QM / HOEPA Comments
		If Paid To/Use Section:				If Paid To:				QM / HOEPA** / GSE***		Include In Test		
		Creditor	Third Party Not Shoppable	Third Party & Shoppable	Govt	Lender /Broker /Affiliate	Title/Closing	Govt	Other					
Private Mtg Insurance Impounds	NO	N/A	G	N/A	N/A	YES	YES	YES	YES			Refer to QM / HOEPA comments	Exclude federal or state government-sponsored MIPs. Private mortgage insurance (PMI) premiums: Exclude monthly or annual PMI premiums. You may also exclude up-front PMI premiums if the premium is refundable on a prorated basis. However, even if the premium is excludable, you must include any portion that exceeds the up-front MIP for FHA loans. FAMC reserves the right to determine if the MI product refundability meets the requirement.	
Private Mtg Insurance Premiums	NO	N/A	F	N/A	N/A	YES	YES	YES	YES			Refer to QM / HOEPA comments	Exclude federal or state government-sponsored MIPs. Private mortgage insurance (PMI) premiums: Exclude monthly or annual PMI premiums. You may also exclude up-front PMI premiums if the premium is refundable on a prorated basis. However, even if the premium is excludable, you must include any portion that exceeds the up-front MIP for FHA loans. FAMC reserves the right to determine if the MI product refundability meets the requirement.	
Processing Fee (see also Third Party Processing Fee)	NO	A	B	C	N/A	YES	YES	YES	YES	Not a finance charge if paid to Nehemiah as a cost for getting the grant, this is not a cost in connection with the loan		YES		
Processing Fee to Bond Authority	NO	A	B	C	E	YES	YES	YES	YES			YES		
Property Inspection Waiver	NO	A	B	C	E	YES	YES	YES	YES			NO*		
Property Valuation Fee	NO	A	B	C	E	YES	YES	YES	YES			YES		
Quality Assurance	NO	A	B	C	E	YES	YES	YES	YES			YES		
Quit Claim Deed	NO	A	B	C	E	NO	NO	NO	NO			NO		
Rapid Lien Fee	NO	A	B	C	E	YES	YES	YES	YES			YES		
Rate Lock Fee/Extension	NO	A	B	C	N/A	YES	YES	YES	YES			YES		
Real Estate Commission	NO	N/A	H	N/A	N/A	NO	NO	NO	NO			NO		
Rec/Filing Fee	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.	Refer to QM / HOEPA comments	Do not include if this is NOT a finance charge		
Recertification Fee - 442	NO	A	B	C	E	NO	NO	NO	NO	442 - Certification for completion		NO*		
Recertification Fee to Title	YES	A	B	C	N/A	NO	NO	NO	NO	Title Fee		NO*		
Reconciliation Fee (Lender)	NO	A	N/A	N/A	N/A	YES	YES	YES	YES			YES		
Reconveyance Fee	YES	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to Government entity to record satisfaction on the old loan. This is a cost of the old loan, not a finance charge on the new loan.	Refer to QM / HOEPA comments	Do not include if this is NOT a finance charge		
Recon Tracking Fee	NO	A	B	C	E	YES	YES	YES	YES	Tracking of this recordation process is a service, and so is a finance charge		YES		
Record Mortgage	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for recording. If anything is charged above what the county requires, it is a finance charge		NO*		
Record Request for Notice	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for recording. If anything is charged above what the county requires, it is a finance charge		NO*		



Fees Listed on CD	^SSPL	TRID				APR / Finance Charges				QM / HOEPA** / GSE***	APR / Finance Charge Comments	QM / HOEPA** / GSE***	QM / HOEPA Comments
		If Paid To/Use Section:				If Paid To:				Include In Test			
		Creditor	Third Party Not Shoppable	Third Party & Shoppable	Govt	Lender /Broker /Affiliate	Title/Closing	Govt	Other	QM / HOEPA** / GSE***			
Record Solo & Separate	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for recording. If anything is charged above what the county requires, it is a finance charge	NO*		
Record Warranty Deed	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for recording. If anything is charged above what the county requires, it is a finance charge	NO*		
Recording Aggregate	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for recording. If anything is charged above what the county requires, it is a finance charge	NO*		
Recording Escrow Fee	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for recording. If anything is charged above what the county requires, it is a finance charge	NO*		
Recording Fees	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for recording. If anything is charged above what the county requires, it is a finance charge	NO*		
Recording Handling Fee	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for recording. If anything is charged above what the county requires, it is a finance charge	NO*		
Recording Satisfaction Fee	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for recording. If anything is charged above what the county requires, it is a finance charge	NO*		
Recording Service Fee	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for recording. If anything is charged above what the county requires, it is a finance charge	NO*		
Re-Draw Fee (Document Preparation)	YES	A	B	C	E	YES	YES	YES	YES		YES		
Reimbursement	NO	A	B	C	E	YES	YES	YES	YES		YES		
Release Fee	NO	A	B	C	E	YES	YES	YES	YES		YES		
Release Recordation	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity	NO*		
Remote Document Fee	NO	A	B	C	E	YES	YES	YES	YES		YES		
Remote Fee	YES	A	B	C	E	YES	YES	YES	YES		YES		
Rental Housing Support Act	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for tax imposed on the borrower by the Government entity. If the tax is imposed on the Lender and passed to the borrower, it is a finance charge	Refer to QM / HOEPA comments	Do not include if this is NOT a finance charge	
Report Fee	NO	A	B	C	E	YES	YES	YES	YES		YES		
Request for Notice if Required by Lender	NO	A	B	C	E	YES	YES	YES	YES		YES		
Residential Housing Support Program	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity	NO*		
Residential Mortgage Fee	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity	NO*		
Return Package Fee	NO	A	B	C	E	YES	YES	YES	YES		YES		
RHS Guarantee Fee	NO	A	B	C	E	YES	YES	YES	YES		NO*		
RHSP	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for a tax imposed on the borrower by the Government entity. If the tax is imposed on the Lender and passed to the borrower, it is a finance charge.	Refer to QM / HOEPA comments	Do not include if this is NOT a finance charge	
Rush Recording Fee	NO	A	B	C	E	YES	YES	YES	YES		YES		
Rush Recording Fee Paid to a Gov Agency	NO	A	B	C	E	YES	YES	YES	YES		YES		
Sales Tax	NO	A	B	C	E	NO	NO	NO	NO		NO		
Sales Tax Paid to a Gov Agency	NO	A	B	C	E	NO	NO	NO	NO		NO		
Satisfaction Fee	NO	A	B	C	E	YES	YES	YES	YES	Not a finance charge if the fee is to satisfy the old loan being paid off. Then it is a cost of the old loan, not a finance charge on the new loan.	Refer to QM / HOEPA Comments	Do not include if this is NOT a finance charge	



Fees Listed on CD	^SSPL	TRID				APR / Finance Charges				APR / Finance Charge Comments	QM / HOEPA** / GSE***	QM / HOEPA Comments
		If Paid To/Use Section:				If Paid To:					Include In Test	
		Creditor	Third Party Not Shoppable	Third Party & Shoppable	Govt	Lender /Broker /Affiliate	Title/Closing	Govt	Other		QM / HOEPA** / GSE***	
Scan Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Search & Exam	YES	A	B	C	N/A	NO	NO	NO	NO	Title Search	NO*	
Service Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Service Release	NO	A	B	C	E	YES	YES	YES	YES		YES	
Settlement or Closing	YES	A	B	C	N/A	YES	YES	YES	YES		NO*	
Settlement/Escrow Agent Misc Fees	YES	A	B	C	N/A	YES	YES	YES	YES		NO*	
Shipping/Handling Admin Service Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Shortfall Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Sign Up Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Signature Fee	NO	A	B	C	E	YES	YES	YES	YES	The notary fee is not a finance charge, but the signing fee is. If lumped together, then the total is a finance charge	NO*	Do not include if this is NOT a finance charge
Signing Fee	NO	A	B	C	E	YES	YES	YES	YES		NO*	
Simultaneous Issue	NO	A	B	C	E	YES	YES	YES	YES		YES	
Simultaneous Second	NO	A	B	C	E	YES	YES	YES	YES		YES	
Stand Alone 2nd	NO	A	B	C	E	YES	YES	YES	YES		YES	
State Documentary Transfer Tax	NO	A	B	C	E	NO	NO	NO	NO		NO	
State Tax Stamps on Mortgage	NO	A	B	C	E	NO	NO	NO	NO		NO	
State Tax/Stamps	NO	A	B	C	E	NO	NO	NO	NO		NO	
Statement Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Statutory Policy Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Storage Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Streamline Valuation Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Sub-Escrow or Sub Title Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Subordination Fee	NO	A	B	C	E	YES	YES	YES	YES		NO*	
Supplemental Origination Fee	NO	A	B	C	E	YES	YES	YES	YES		YES	
Survey	YES	A	B	C	N/A	NO	NO	NO	NO		NO*	
Tax Certificate Fee	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for a tax imposed on the borrower by the Government entity. If the tax is imposed on the Lender and passed to the borrower, it is a finance charge.	Refer to QM / HOEPA comments	Do not include if this is NOT a finance charge
Tax Payment Fee	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for a tax imposed on the borrower by the Government entity. If the tax is imposed on the Lender and passed to the borrower, it is a finance charge.	Refer to QM / HOEPA comments	Do not include if this is NOT a finance charge
Tax Registration Fee	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for a tax imposed on the borrower by the Government entity. If the tax is imposed on the Lender and passed to the borrower, it is a finance charge.	Refer to QM / HOEPA comments	Do not include if this is NOT a finance charge
Tax Related Fee	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for a tax imposed on the borrower by the Government entity. If the tax is imposed on the Lender and passed to the borrower, it is a finance charge.	Refer to QM / HOEPA comments	Do not include if this is NOT a finance charge
Tax Report Fee	NO	A	B	C	E	YES	YES	YES	YES	Same as Tax Service Fee	NO*	
Tax Report Processing Fee	NO	A	B	C	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity for a tax imposed on the borrower by the Government entity. If the tax is imposed on the Lender and passed to the borrower, it is a finance charge.	Refer to QM / HOEPA comments	Do not include if this is NOT a finance charge



Fees Listed on CD	^SSPL	TRID				APR / Finance Charges				QM / HOEPA** / GSE***	Include In Test	QM / HOEPA** / GSE***	QM / HOEPA Comments
		If Paid To/Use Section:				If Paid To:							
		Creditor	Third Party Not Shoppable	Third Party & Shoppable	Govt	Lender /Broker /Affiliate	Title/Closing	Govt	Other	APR / Finance Charge Comments			
Tax Search Fee	NO	A	B	C	E	YES	YES	YES	YES	Not a finance charge if tax search was part of the title work to verify the taxes and whether paid	NO*		
Tax Service or Tax Contract Fee	NO	A	B	C	E	YES	YES	YES	YES		NO*		
Tennessee Service Charge	YES	A	B	C	N/A	YES	YES	YES	YES		NO*		
Texas Guarantee Fee	YES	A	B	C	N/A	YES	NO	NO	NO		NO*		
Third Party Processing Fee	NO	A	B	C	N/A	YES	YES	YES	YES		NO*		
TIEFF	YES	A	B	C	N/A	NO	NO	NO	NO		NO*		
Tie In Fee	YES	A	B	C	N/A	YES	YES	YES	YES		YES		
Title Cancellation Fee	YES	A	B	C	E	YES	YES	YES	YES	Not a finance charge if for title exam, abstract of title, title insurance, property survey and similar purposes and is bona fide and reasonable in amount	NO*		
Title Commitment	YES	A	B	C	E	NO	NO	NO	NO	Not a finance charge if for title exam, abstract of title, title insurance, property survey and similar purposes and is bona fide and reasonable in amount	NO*		
Title Examination	YES	A	B	C	E	NO	NO	NO	NO	Not a finance charge if for title exam, abstract of title, title insurance, property survey and similar purposes and is bona fide and reasonable in amount	NO*		
Title Insurance - Lender	YES	A	B	C	N/A	NO	NO	NO	NO	Not a finance charge if for title exam, abstract of title, title insurance, property survey and similar purposes and is bona fide and reasonable in amount	NO*		
Title Insurance Binder	YES	A	B	C	N/A	NO	NO	NO	NO	Not a finance charge if for title exam, abstract of title, title insurance, property survey and similar purposes and is bona fide and reasonable in amount	NO*		
Title - Owner's Title Insurance (optional)	NO	N/A	N/A	H	N/A	NO	NO	NO	NO	Not a finance charge if for title exam, abstract of title, title insurance, property survey and similar purposes and is bona fide and reasonable in amount	NO*		
Title Service Fee	YES	A	B	C	E	YES	YES	YES	YES	Can be excluded from finance charges if evidence which details the services included in the charge is provided.	NO*		
Title Update/Recording	YES	A	B	C	E	NO	NO	NO	NO		NO*		
Title - Wire Fee	YES	A	B	C	E	YES	YES	YES	YES		YES		
Tracking	YES	A	B	C	E	YES	YES	YES	YES		YES		
Transfer Fee	YES	A	B	C	E	YES	YES	YES	YES		YES		
Typing Fee	YES	A	B	C	E	YES	YES	YES	YES		YES		
Underwriting Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES		
US Bank Servicing Fee	NO	A	B	C	E	YES	YES	YES	YES		NO		
US Bank Tax Service Fee	NO	A	B	C	E	YES	YES	YES	YES		NO		
Update Fee	YES	A	B	C	E	YES	YES	YES	YES		YES		



Fees Listed on CD	^SSPL	TRID				APR / Finance Charges				APR / Finance Charge Comments	QM / HOEPA** / GSE***	QM / HOEPA Comments
		If Paid To/Use Section:				If Paid To:					Include In Test	
		Creditor	Third Party Not Shoppable	Third Party & Shoppable	Govt	Lender /Broker /Affiliate	Title/Closing	Govt	Other		QM / HOEPA** / GSE***	
Up-Front MIP	NO	A	B	C	N/A	YES	YES	YES	YES		Refer to QM / HOEPA comments	Exclude federal or state government-sponsored MIPs. Private mortgage insurance (PMI) premiums: Exclude monthly or annual PMI premiums. You may also exclude up-front PMI premiums if the premium is refundable on a prorated basis. However, even if the premium is excludable, you must include any portion that exceeds the up-front MIP for FHA loans. FAMC reserves the right to determine if the MI product refundability meets the requirement.
VA Funding Fee	NO	A	B	C	N/A	YES	YES	YES	YES		NO*	
VHDA Bond Loan Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES	
VOD - Verification of Deposit	NO	A	B	C	N/A	YES	YES	YES	YES		NO*	
VOE - Verify of Employment Fee	NO	A	B	C	N/A	YES	YES	YES	YES		NO*	
VOR - Verification of Residency Fee	NO	A	B	C	N/A	YES	YES	YES	YES		NO*	
Walk Thru Recording	NO	A	B	C	E	YES	YES	YES	YES		YES	
Warehouse Fee	NO	A	B	C	N/A	YES	YES	YES	YES		YES	
Wind/Hail Insurance	NO	N/A	F or G	N/A	N/A	NO	NO	NO	NO		NO*	
Wire Fee (Lender)	NO	A	N/A	N/A	N/A	YES	YES	YES	YES		YES	
Wire Handling Fee	YES	A	B	C	E	YES	YES	YES	YES		YES	
Witness Closing	YES	A	B	C	N/A	YES	YES	YES	YES	Title Fee	NO*	
Work Share Fee	YES	A	B	C	E	YES	YES	YES	YES		YES	
WV State Loan Fee	NO	A	B	C	N/A	YES	YES	YES	YES		NO*	

LEGEND

- A. Origination Charges
- B. Services You Cannot Shop For
- C. Services You Can Shop For
- E. Taxes and Other Government Fees
- F. Prepays
- G. Initial Escrow Payment at Closing
- H. Other

All fees paid to an affiliate are 0% tolerance.

If payable to title company, fee should start with "Title -"

*Loan Originator Compensation - Lender Paid is not disclosed on LE
^NOTE: Any fee payable to a LENDER is NOT considered shoppable.

* Items generally included in finance charges that are bona fide, reasonable charges not retained by the creditor, loan originator, or an affiliate of either may be excluded from the points and fees test. Bona fide real estate charges (non APR fees) which are reasonable and not retained by the creditor or an affiliate of the creditor may be excluded from the points and fees test.

FAMC requires that an invoice be retained for third-party fees.

**Federal HOEPA Test only, refer to State laws to determine if included in state high

*** GSE 5% fees test is only required for loans that are exempt from the Qualified Mortgage points and fees requirements. Inclusions and exclusions from this test are determined using the same methodology as the QM and HOEPA tests.