APR / Finance Charges

TRID

		If Paid To/Use S	ection:			If Paid To:				Include In Test		
			Third Party									
			Not	Third Party &		Lender /Broker					QM/HOEPA**/	
Fees Listed on CD	^SSPL	Creditor	Shoppable	Shoppable	Govt	/Affiliate	Title/Closing	Govt	Other	APR / Finance Charge Comments	GSE***	QM / HOEPA Comments
nd/Second Mortgage Fee	NO	А	В	С	N/A	YES	YES		YES	-	YES	
Abandonment (of Homestead)	NO	Α	В	С	Е	NO	NO	NO	NO		NO*	
Abstract or Title Search	YES	Α	В	С	N/A	NO	NO	NO	NO	Title Fee	NO*	
											Refer to QM / HOEPA	
Accommodation Fee	NO	A	В	С	E	YES	YES	NO	YES	Not a finance charge if paid to a government entity	Comments	Do not include if this is NOT a finance charge
Additional Checks	NO	A	В	С	E	YES	YES	YES			YES	
Additional Work Charge 2nd Processing	NO	A	В	С	Е	YES	YES	YES	YES		YES	
	\/50					\/50	\/50	\/=0	\/=0	Same as Overnight Fees, Express Mail Fees, Delivery	\/50	
admin/Courier/Fax/Copy Fee	YES NO	A	B B	C	N/A	YES	YES	YES		Fee etc	YES	
dministration Fee	NO	Α	В	C	N/A	YES	YES	YES	YES	Not a finance above if for Affidovit recording (a sid to	YES Refer to QM / HOEPA	
ffidovito	YES	Α	В	С	F	YES	YES	NO	VEC	Not a finance charge if for Affidavit recording (paid to Govt entity) or for document preparation		Do not include if this is NOT a finance charge
Affidavits Agency Fee (FHA)	NO YES	A	В	C	N/A	YES	YES	YES	YES YES	Govi entity) or for document preparation	Comments NO*	Do not include if this is NOT a finance charge
gency Fee (FHA) LTA x.x	YES	A	В	C	N/A N/A	NO NO	NO NO	NO		Title Fee	NO*	
mortization Schedule Fee	YES	A	В	C	E E	YES	YES	YES		THE FEE	YES	
nnual Assessments	NO	A	В	C	<u>-</u> _	NO NO	NO NO	NO		Taxes	NO*	
aniuai Assessitienis	INO	Α	- B	Ü		INO	INO	INO	140	For HELOCs - not a finance charge unless based on	INO	
nnual Fee	NO	Α	В	С	Е	YES	YES	YES	YES	usage. For CE - Always a Finance Charge	YES	
pplication Fee	NO	A	В	C	N/A	YES	YES	YES		usage. For the Aiways at manice thange	YES	
ppraisal Desk Review	NO	A	В	Č	N/A	YES	YES	YES		Not a finance charge if paid to an appraiser	NO*	
ppraisal Fee	NO	A	В	Č	N/A	NO	NO	NO	NO	The a mane charge it para to an appraison	NO*	
ppraisal Field Review	NO	A	В	Č	N/A	YES	YES	YES		Not a finance charge if paid to an appraiser	NO*	
ppraisal Management Fee	NO	Α	В	C	N/A	YES	NO	NO	NO		NO*	
ppraisal Review	NO	А	В	С	N/A	YES	YES	YES		Not a finance charge if paid to an appraiser	NO*	
rchiving Fee	NO	Α	В	С	Е	YES	YES	YES	YES	<u> </u>	YES	
ssessment Search Fee	YES	Α	В	С	N/A	NO	NO	NO	NO	Title Fee	NO*	
ssignment Recording Fee	NO	А	В	С	Е	YES	YES	YES			YES	
ssumption Fee	NO	Α	В	С	Е	YES	YES	YES	YES		YES	
										Can be excluded from the APR if it is for the		
Attorney's Fees	YES	Α	В	С	N/A	YES	YES	YES		borrower's personal representation	NO*	
utomated Underwriting	NO	Α	В	С	N/A	YES	YES	YES			YES	
utomated Valuation Model (AVM)	NO	Α	В	С	Е	YES	YES	YES			NO*	
ankruptcy Service Fee	NO	Α	В	С	Е	NO	NO	NO	NO		NO*	
roker Admin Fee	NO	Α	В	С	N/A	YES	YES	YES			YES	
roker Appraisal (BPO)	NO	A	В	С	N/A	YES	YES	YES	YES		NO*	
roker Compensation	NO	A	N/A	N/A	N/A	YES	YES	YES			YES	
roker Processing Fee	NO	A	В	C	N/A	YES	YES	YES			YES	
uilding Permit	NO	A	В	С	E	NO	NO	NO			NO*	
uydown Paid by Borrower	NO NO	A	В	С	N/A	YES	YES	YES	YES		YES	
ancel Existing Loan Fee	NO	A	В	С	N/A	YES	YES	YES	YES		YES	
Namital Cantribution to LICA	110	N1/A	1	NI/A	N1/A	VEO	VEO	VEC	NO	Not a finance above if well to UCA	Refer to QM / HOEPA	De not include if this is NOT - Consequent
Capital Contribution to HOA	NO NO	N/A	H	N/A	N/A	YES	YES	YES	NO	Not a finance charge if paid to HOA	Comments	Do not include if this is NOT a finance charge
EMA	NO	A	В	С	E	YES	YES	YES	YES	Not a finance channe if weld by account of the finance	NO*	
artificate of Dalagae	NO	Α.		С	Е	YES	VEC	NO	VEC	Not a finance charge if paid by someone other than	Refer to QM / HOEPA	Do not include if this is NOT - finance -bases
ertificate of Release	NO VEC	A	В			YES NO	YES NO	NO	YES	the borrower Title Fee	Comments	Do not include if this is NOT a finance charge
ertified Copies to Registry ES/Closed End Second	YES NO	A	B B	C	N/A	NO YES	NO YES	NO YES		Hille ree	NO*	
		A			N/A						YES	
heck Processing Fee ity Property Taxes	NO NO	<u>А</u> А	B B	C	<u>Е</u> Е	YES NO	YES NO	YES NO	YES NO		YES NO	
AV FIUDELLY TAXES		A	В	C	E	NO NO	NO NO	NO	NO		NO NO	<del> </del>
					_	i INC)	i NO	1 (1)(1)	1/1//		I NO	1
City/County Tax/Stamps	NO	A						.,,		Not a finance charge if paid to a Government entity for	-	

TRID APR / Finance Charges

			If Paid To/Use S	action:			If Paid To:				Include In Test	
			Third Party	ection:			II Palu 10:				include in Test	
			Not	Third Party &		Lender /Broker					QM/HOEPA**/	
Fees Listed on CD	^SSPL	Creditor	Shoppable		Govt	/Affiliate	Title/Closing	Gove	Othor	APR / Finance Charge Comments	GSE***	QM / HOEPA Comments
Closing Fee	YES	A	В	С	N/A	YES	YES	YES		Same as Settlement or Escrow or Attorney	NO*	QM/TIOLFA Collinells
losing Letter	YES	A	В	C	N/A	YES	YES	YES		Same as Settlement of Escrow of Attorney	NO*	
loaning Letter	120			Ü	14/74	120	120	120	120		110	
										Not a finance charge if the title insurer is required by		
										the state to issue the CPL (AL, AR, DC, DE, GA, ID,		
losing Protection Letter	YES	Α	В	С	N/A	YES	YES	YES		IL, LA, MO, MS, NJ, NC, OH, PA, SC, TN, UT & VA)	NO*	
losing Protection Premium	YES	A	В	C	N/A	NO	NO	NO	NO		NO*	
Closing Service Letter	YES	Α	В	С	N/A	YES	YES	YES	YES		NO*	
combo Fee	NO	Α	В	С	E	YES	YES	YES	YES		YES	
commitment Fee	NO	Α	В	С	N/A	YES	YES	YES			YES	
compliance Cert/Reg Copy	NO	Α	В	С	Е	YES	YES	YES	YES		YES	
											Refer to QM / HOEPA	
ON/MOD	NO	Α	В	С	E	YES	YES	YES		Not a finance charge if paid to HOA	Comments	Do not include if this is NOT a finance charge
oncurrent Junior Mortgage Escrow Fee	YES	Α	В	С	E	YES	YES	YES			YES	
ondo PUD Approval Fee	NO	A	В	С	N/A	YES	YES	YES			NO*	
ondo Questionnaire Fee	NO	Α	В	С	N/A	YES	YES	YES	YES		NO*	
		_	_	[	_	\/==			\/==	Not a finance charge if required by the state to be	,	
conservation Fee	NO	A	В	С	E	YES	YES	YES	YES	charged to the borrower	NO*	
onstruction Admin Fee	NO	A	В	С	E	YES	YES	YES			YES	
ontingency Fee	NO NO	A 	B B	C	E E	NO YES	NO YES	NO	NO		NO* YES	
opy or Fax Fee ost to Broker	NO NO	A	В	C	N/A	YES		YES YES	YES		YES	
ost to Broker ounty Property Taxes	NO NO	A A	B B	C	E N/A	NO NO	YES NO	NO			NO NO	
ounty Property Taxes ounty Surcharge Fee	NO	A	В	C	E	NO NO	NO	NO	NO		NO NO	
county Taxes	NO	A	В	C	E	NO	NO	NO			NO	
ounty raxes	NO	A	Ь	C		INO	INO	INO	INO	Same as Overnight Fees, Express Mail Fees, Delivery		
Courier Fee	YES	Α	В	С	F	YES	YES	YES	YES	Fee etc	YES	
Credit Report	NO	A	В	C	N/A	NO	NO	NO		1 00 010	NO*	
Customer Identification Program (CIP)/US Patriot			_	_				1	1			
Act Search	NO	Α	В	С	Е	YES	YES	YES	YES		YES	
											Refer to QM / HOEPA	
Deed of Trust (DOT) Release	NO	Α	В	С	Е	YES	YES	NO	YES	Not a finance charge if paid to a government entity	Comments	Do not include if this is NOT a finance charge
Deed Prep Fee	YES	Α	В	С	E	NO	NO	NO	NO		NO*	
Demand Fee	NO	Α	В	С	Е	YES	YES	YES	YES	Not a finance charge if for payoff of old loan	YES	
esktop Underwriter Fee	NO	Α	В	С	N/A	YES	YES	YES			YES	
rigital Docs	YES	Α	В	С	Е	YES	YES	YES			YES	
isbursement Fee	YES	Α	В	С	Е	YES	YES	YES	YES		YES	
											Refer to QM / HOEPA	
Discharge of Mortgage	NO	A	В	С	E	YES	YES	NO	YES	Not a finance charge if paid to a Government entity	Comments	Do not include if this is NOT a finance charge
												Up to 2 bona fide discount points can be exluded provided the
						\/=0	\/=0	\/56	\/F6		Refer to QM / HOEPA	loan meets certain requirements. Refer to the FAMC Discou
Discount Fee / Discount Points	NO	A	В	С	N/A	YES	YES	YES			comments	Points Policy for detailed requirements.
oc Imaging	NO	A	В	С	E	YES	YES	YES			YES	
oc Service Fee	YES NO	A A	B B	C	E E	YES YES	YES YES	YES YES	YES YES		YES YES	
ocufile	NO NO	A	В	C	E	YES	YES	YES			YES	
ocument Certification	NO	А	В	U		YES	YES	YES	TES	Not a finance charge if for Dee Properation, and if	Refer to QM / HOEPA	
Oocument Fee	YES	Α	В	С	E	YES	YES	YES	YES	Not a finance charge if for Doc Preparation, and if bona fide and reasonable in amount		Do not include if this is NOT a finance charge
ocument Fee ocument Fee (Email or Processing)	YES	A	B B	C	E	YES	YES	YES	YES	bona nue and reasonable in amount	Comments YES	Do not include if this is NOT a finance charge
ocument Fee (Email of Processing) ocument Handling Fee	YES	A	В	C	E	YES	YES	YES	YES		YES	
ocument Maintenance Fee	NO TES	A	В	C	E	YES	YES	YES	YES		YES	
roourners mailiteriance i ee	INC		ь в			11.0	ILU	1123	ILS	Not a finance charge if for Doc Preparation, and if	Refer to QM / HOEPA	If determined to be a finance charge, fee is included in
Occument Preparation	YES	N/A	В	С	F	NO	NO	NO	NO	bona fide and reasonable in amount	Comments	QM/HOEPA and GSE tests.

QM / HOEPA\*\* /

**GSE\*\*\*** 

TRID

Franklin American
MORTGAGE COMPANY

QM / HOEPA\*\* / APR / Finance Charges

MORTGAGE COMPANY										]		
			If Paid To/Use S	ection:			If Paid To:				Include In Test	
			Third Party									
			Not	Third Party &		Lender /Broker	•				QM / HOEPA** /	
Fees Listed on CD	^SSPL	Creditor	Shoppable	Shoppable	Govt	/Affiliate	Title/Closing	Govt	Other	APR / Finance Charge Comments	GSE***	QM / HOEPA Comments
Document Preparation (Lender)	NO	Α	N/A	N/A	N/A	YES	YES	YES	YES		YES	
Document Preparation (Texas)	YES	Α	В	С	Е	YES	YES	YES	YES		NO*	
Document Processing	YES	Α	В	С	Е	YES	YES	YES	YES		YES	
Document Retrieval	NO	Α	В	С	Е	YES	YES	YES	YES		YES	
Document Review	YES	Α	В	С	Е	YES	YES	YES	YES		YES	
Document Signing Fee	NO	Α	В	С	Е	YES	YES	YES	YES		YES	
DocuServe	NO	Α	В	С	Е	YES	YES	YES	YES		YES	
Draw Fee	NO	Α	В	С	Е	YES	YES	YES	YES	HELOC fee to draw	N/A	
										Not a finance charge if for Doc Preparation, and if		
Draw Fee (Document Preparation)	YES	Α	В	С	Е	YES	YES	YES	YES	bona fide and reasonable in amount	N/A	
DU/LP Fee	NO	Α	В	С	N/A	YES	YES	YES	YES		YES	
Duplicate Tax Bill	NO	A	В	C	E	YES	YES	YES			NO*	
Early Issue Fee	NO	A	В	C	E	NO	NO	NO	NO	Insurance Premium	NO*	
E-doc Fee	YES	A	В	C	E	YES	YES	YES	YES		YES	
Electronic Doc Delivery Fee	YES	A	В	C	E	YES	YES	YES	YES		YES	
Electronic Recording Fee	YES	A	В	C	Ē	YES	YES	YES	YES		YES	
Endorsements	YES	A	В	Č	N/A	NO	NO	NO	NO	Title Fee	NO*	
Environmental Protection Lien	YES	A	В	C	N/A	NO	NO	NO	NO	Title Fee	NO*	
Equity Set Up Fee	NO	A	B	C	E	YES	YES	YES	YES	1100100	YES	
Escrow Accounting Fee	YES	A	B	Č	E	YES	YES	YES	YES		YES	
Escrow Fee	YES	A	B	C	Ē	YES	YES	YES		Same as Settlement or Closing	NO*	
Escrow Hold Back Admin Fee	YES	A	В	C	E	YES	YES	YES	YES	Came as sectionism of Steeling	YES	
Escrow Hold Back Inspection Fee	NO	A	В	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	В	C	E	YES	YES	YES	YES		YES	
Estoppel Fee	YES	A	В	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	To overnight derivery, shipping and handling	NO*	
Extra Check Charge	NO	A	В	C	E	YES	YES	YES	YES		YES	
Fax Fee	NO	A	В	C	E	YES	YES	YES	YES		YES	
FHA 203K Termite Fee	NO	A A	B	C	N/A	YES	YES	YES		Not a finance charge if done prior to closing	NO*	
FHA 203K Title Update Fee	NO	A	В	C	N/A	YES	YES	YES		Not a finance charge if done prior to closing	NO*	
FHA MIP	NO	A	B	C	N/A	YES	YES	YES		Thor a illiance charge if done prior to closing	NO NO	
FHA MIP Impounds	NO	N/A	G	N/A	N/A	YES	YES	YES	YES		NO NO	
FHLMC REO Delivery Fee	NO	A A	В	C	N/A	YES	YES	YES	YES		NO*	
File Maintenance	NO	A	В	C	E	YES	YES	YES	YES		YES	
Filing Fee	YES	A	В	C	E	YES	YES	YES	YES		YES	
Final Appraisal/Inspection Fee (post-closing)	NO TES	A	B	C	N/A	YES	YES	YES			NO*	
Final Title Update	YES	A A	В	C	N/A	NO	NO NO	NO		Title Fee	NO*	
Finance Charges	NO YES	A	B	C	N/A	YES	YES	YES		Title Fee	YES	
Finance Charges	NO	A	В	U	N/A	YES	YES	YES	YES	Not a finance above if for unforced floor distance in sting	YES	
Flood Foo (if continued LOL)	NO	^	В	С	_	NO	NO	NO	NO	Not a finance charge if for upfront flood determination	NO*	
Flood Fee (if cert is not LOL)	NO	A	В	C	E	NO	NO	NO	NO	only	NO*	
5. 15 (7					_	\/=0	\/50	\/=0	\/=0	Finance charge if part of fee is for life of loan	Not	
Flood Fee (if cert is LOL)	NO	A	В	С	Е	YES	YES	YES	YES	monitoring	NO*	
			_	_						Not a finance charge if for insurance of upfront flood		
Flood Insurance Services	NO	A	В	С	N/A	YES	YES	YES	YES	determination	NO*	
									1	Not a finance charge if for insurance of upfront flood		
Flood Report Fee	NO	A	В	С	N/A	YES	YES	YES		determination	NO*	
Flood/Hazard Insurance Premiums	NO	N/A	F	N/A	N/A	NO	NO	NO	NO		NO*	
Florida Form 9	YES	Α	В	С	N/A	NO	NO	NO	NO	Title Fee	NO*	
Funding Fee	NO	Α	В	С	E	YES	YES	YES	YES		YES	
Funding Fee (Lender)	NO	Α	N/A	N/A	N/A	YES	YES	YES	YES		YES	

**GSE\*\*\*** 

TRID

Franklin American
MORTGAGE COMPANY

APR / Finance Charges

				If Paid To:				Include In Test				
			If Paid To/Use S Third Party									
			Not	Third Party &		Lender /Broker					QM / HOEPA** /	
Fees Listed on CD	^SSPL	Creditor	Shoppable	Shoppable	Govt	/Affiliate	Title/Closing	Govt	Other	APR / Finance Charge Comments	GSE***	QM / HOEPA Comments
							Ĭ			Not a finance charge if paid to a government entity and	Refer to QM / HOEPA	(
GA Residential Mortgage Fee	NO	Α	В	С	N/A	YES	YES	NO	YES	if fee = \$10.00	comments	Do not include if this is NOT a finance charge
Gap Risk Fee	NO	Α	В	С	Е	YES	YES	YES	YES		YES	
Government Service Fee	NO	Α	В	С	Е	YES	YES	YES	YES		YES	
H.O.M.E. to Commonwealth Title	YES	Α	В	С	N/A	YES	YES	YES	YES	Title Fee	NO*	
											Refer to QM / HOEPA	
Hand Recording	NO	A	В	C	E	YES	YES	NO	YES	Not a finance charge if paid to a government entity	comments	Do not include if this is NOT a finance charge
Handling Fee	NO	A	В	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 HELOC Fee	NO NO	N/A A	F B	N/A C	N/A E	NO YES	NO YES	NO YES	NO YES		NO* YES	
HOA Dues	NO NO	N/A	H	N/A	N/A	NO NO	NO NO	NO	NO		NO NO	
HOA Certification Letter	NO	A A	В	C IN/A	N/A	YES	YES	YES	YES		NO*	
HOA Miscellaneous (excluding dues)	NO	N/A	Н	N/A	N/A	YES	YES	YES	YES		NO*	
Home Warranty (lender required)	YES	A	В	C	N/A	YES	YES	YES	YES		YES	+
Home Warranty (optional)	NO	N/A	Н	N/A	N/A	N/A	N/A	N/A	N/A		N/A	
HomeReady Education Course Fee	NO	A	В	C	E	NO	NO	NO	NO	FNMA HomeReady	NO	
Imaging Fee	NO	A	В	C	Ē	YES	YES	YES		- This the literacy	YES	
magnig 1 55				-				1				
										Not a finance charge if for an inspection of the		
Inspection Fee (lender required)	YES	Α	В	С	N/A	YES	YES	YES	YES	property, and the service if performed before closing	NO*	
Inspection Fee (optional)	NO	N/A	Н	N/A	N/A	N/A	N/A	N/A	N/A		N/A	
Intangible Tax	NO	Α	В	С	Е	NO	NO	NO	NO		NO	
Interest	NO	F	N/A	N/A	N/A	YES	YES	YES	YES		NO	
Investor Fee	NO	Α	В	С	Е	YES	YES	YES	YES		YES	
ITI Agent Registration Fee	NO	Α	В	С	E	YES	YES	YES	YES		YES	
Judgment Fee	YES	Α	В	С	N/A	NO	NO	NO	NO	Title Fee	NO*	
Judgment Search	YES	Α	В	С	N/A	NO	NO	NO	NO	Title Fee	NO*	
Jumbo Pool Fee	NO	A	В	C	E	YES	YES	YES	YES		YES	
Junior Loan Policy	YES	A	В	С	N/A	NO	NO	NO	NO	Title Fee	NO*	
L109 PIRT	YES	A	В	С	N/A	NO NEO	NO NEO	NO	NO	Title Fee	NO*	
LARA Analysis	NO	A	В	С	<u>E</u>	YES	YES	YES	YES		YES	
LARA Escalation	NO YES	A	B B	C C	E N/A	YES NO	YES NO	YES	YES	Title Fee	YES NO*	
Legal & Vesting Lender Direct Fee	NO	A	В	C	E	YES	YES	YES	YES	Title ree	YES	
Lender Fee	NO NO	A	В	C	N/A	YES	YES	YES	YES		YES	
Lender's Coverage	YES	A	B	C	N/A	NO NO	NO NO	NO	NO	Title Fee	NO*	
Lender's Coverage	11.0	А	В .	U	11//	INO	INO	INO	INO	Thie ree	110	+
										Not a finance charge if for an inspection of the		
Lenders Inspection Fee	NO	Α	В	С	N/A	YES	YES	YES	YES	property, and the service if performed before closing	YES	
Lien Finance Report	YES	A	В	C	N/A	NO	NO	NO		Title Fee	NO*	
Lien Protection Insurance	YES	A	В	Ċ	N/A	NO	NO	NO	NO	Title Fee	NO*	
Lien Search	YES	А	В	C	N/A	NO	NO	NO	NO	Title Fee	NO*	
Limited Realty Report	YES	Α	В	С	N/A	NO	NO	NO	NO	Title Fee	NO*	
Line Entry Fee	NO	Α	В	C	Е	YES	YES	YES	YES		YES	
Loan Discount	NO	Α	В	С	N/A	YES	YES	YES	YES		YES	
Loan Fee	NO	Α	В	С	N/A	YES	YES	YES	YES		YES	
Loan Originator Compensation - Lender Paid	NO*	Α	В	С	N/A	NO	N/A	N/A	N/A		YES	
										This is generally refelcted as origination charge items		
Loan Originator Compensation - Borrower Paid	NO	Α	В	С	N/A	See Comments	N/A	N/A	N/A	which are included in finance charges.	YES	
Loan Origination Fee	NO	Α	В	С	N/A	YES	YES	YES	YES		YES	
Loan Package Fee	YES	Α	В	С	E	YES	YES	YES	YES		YES	
Loan Package Preparation Fee	YES	Α	В	С	E	YES	YES	YES	YES		YES	

QM / HOEPA\*\* /

**GSE\*\*\*** 

TRID

Franklin American
MORTGAGE COMPANY

QM / HOEPA\*\* / **GSE\*\*\*** APR / Finance Charges

MORTGAGE COMPANY										7		7
			If Paid To/Use S	ection:			If Paid To:				Include In Test	
			Third Party									
			Not	Third Party &		Lender /Broker					QM / HOEPA** /	
Fees Listed on CD	^SSPL	Creditor	Shoppable	Shoppable	Govt	/Affiliate	Title/Closing				GSE***	QM / HOEPA Comments
Loan Review Fee	YES	Α	В	С	Е	YES	YES	YES			YES	
Loan Review Fee (Lender)	NO	Α	N/A	N/A	N/A	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	Α	В	С	E	YES	YES	YES	YES		YES	
Lock In Fee	NO	Α	В	С	N/A	YES	YES	YES	YES		YES	
Master Service Administration Fee	NO	A	В	С	E	YES	YES	YES	YES		YES	
MCC Application Fee	NO	A	В	С	E	YES	YES	YES	YES		YES	
MCC Fee to Agency	NO	A	В	C	E	YES	YES	YES	YES		NO*	
MCC Fee to Lender	NO	A	В	С	E	YES	YES	YES	YES		YES	
Mechanical Lien	YES	A	В	С	N/A	NO	NO	NO		Title Fee	NO*	
MERS Fee	NO	A	В	С	Е	YES	YES	YES	YES		YES	
			_	_	_					Same as Overnight Fees, Express Mail Fees, Delivery		
Messenger Fee	YES	Α	В	С	Е	YES	YES	YES	YES	Fee etc	YES	
Miscellaneous Lender/Broker Fees	NO	Α	В	С	N/A	YES	YES	YES	YES		YES	
										Not a finance charge if paid to a Government entity for		
Mortgage Certification Fee	NO		_	_	_					recording. If anything is charged above what the	Refer to QM / HOEPA	
		Α	В	С	Е	YES	YES	NO	YES	county requires, it is a finance charge	comments	Do not include if this is NOT a finance charge
Mortgage Fee	NO	A	В	С	E	YES	YES	YES	YES		YES	
Mortgage Insurance Application Fee	NO	A	В	С	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											Refer to QM / HOEPA	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
	NO	N/A	В	N/A	N/A	YES	YES	YES	YES		comments	refundability meets the requirement.
Mortgage Insurance Service	NO	A	В	C	N/A	YES	YES	YES	YES		YES	retaridability meets the requirement.
Mortgage Registration Tax	NO	A	В	C	E	NO NO	NO	NO	NO		NO NO	
Wortgage Registration Tax	INO		В В	C		INO	INO	INO	INO		INO	
Mortgage Tax to Title	NO	Α	В	С	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	Α	В	С	N/A	YES	YES	YES	YES		YES	
MRB Funding Fee	NO	Α	В	С	N/A	YES	YES	YES	YES		YES	
Municipal Lien Certificate	YES	Α	В	С	N/A	NO	NO	NO	NO	Title Fee	NO*	
Name Search	YES	Α	В	С	N/A	NO	NO	NO	NO	Title Fee	NO*	
Nav Serv	YES	Α	В	С	N/A	NO	NO	NO	NO	Title Fee	NO*	
NCHFA Processing Fee	NO	Α	В	С	N/A	YES	YES	YES	YES		NO*	
-											Refer to QM / HOEPA	
NOC Recording	NO	Α	В	С	Е	YES	YES	NO	YES	Not a finance charge if paid to a Government entity	comments	Do not include if this is NOT a finance charge
Notary (Mobile)	YES	Α	В	С	Е	YES	YES			Only if Mobile Notary	NO*	
Notary/Signing	YES	A	В	С	E	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
, , ,			В	С	F	YES	YES			The notary fee is not a finance charge, but the signing fee is. If lumped together, then the total is a finance		, and the second
Notary and Signing	YES YES	A 		•				YES		charge	NO*	Do not include if this is NOT a finance charge
Notary Fees	YES	A	В	С	E	NO	NO	NO	NO		NO*	

TRID APR / Finance Charges

			If Paid To/Use S	aatian.			If Paid To:				Include In Test	
				ection:			If Paid To:				include in Test	
			Third Party	Third Dante 0		Laudau /Dualau					OM / HOEDA## /	
Fore Listed on CD	^SSPL	Our dit en	Not	Third Party &	04	Lender /Broker	Title (Classics or	0	Other	ADD / Finance Change Comments	QM / HOEPA** / GSE***	OM / HOEDA Commente
Fees Listed on CD		Creditor	Shoppable	Shoppable	Govt	/Affiliate	Title/Closing			APR / Finance Charge Comments		QM / HOEPA Comments
Notice of Seizure Fee Notice of Settlement	YES NO	A A	B B	С	E E	YES YES	YES YES	YES			YES YES	
NY Consolidation & Modification	NO NO	A	В	C	E	YES	YES	YES YES	YES		YES	
O & E Report	YES	A	В	C	N/A	NO NO	NO NO	NO		Title Fee	NO*	
O & E Report Obtain & File Release Document	NO YES	A	В	C	E N/A	YES	YES	YES		Title Fee	YES	
Obtain & Record Municipal Lien	NO	A	В	C	E	YES	YES	YES			YES	
Order Demand Statement	NO NO	A	В	C	E	YES	YES	YES			YES	
Origination Fee	NO NO	A	В	C	N/A	YES	YES	YES			YES	
OTC 442 Reinspection	NO	A	В	C	N/A N/A	YES	YES	YES			YES	
OTC 442 Reinspection	NO	A	В	C	IN/A	150	150	TES	TES		150	
										Not a finance abarga if for an inapportion of the		
OTC Additional Draw Inspections	YES	Α	В	С	F	YES	YES	VEC	VEC	Not a finance charge if for an inspection of the property, and the service if performed before closing	YES	
OTO Additional Draw Inspections	150	A	В	, ,		150	TES	YES	YES		TES	
OTC Foundation Title Endorsement	YES	Α	В	С	E	YES	YES	YES	VEC	Not a finance charge if the title endorsement is obtained prior to closing	YES	
OTC Foundation Title Endorsement	YES	A	В	C	E	YES	YES	YES	YES	Not a finance charge if the survey is done prior to	YES	
OTC Survey	YES	Α	В	С	E	YES	YES	YES	YES	closing	YES	
OTC Survey	YES	А	В	C	E	YES	YES	YES	YES		YES	
										The notary fee is not a finance charge, but the signing		
Outside Lana Circina/Natary Fac	YES	Δ.	В	С	E	YES	YES	YES	VEC	fee is. If lumped together, then the total is a finance charge	NO*	
Outside Loan Signing/Notary Fee		A				YES	YES			cnarge	YES	
Overnight Fee	YES	A	В	C	E N/A			YES		Tide Coe		
Owner's Coverage Patriot Act Service Fee	NO NO	N/A A	H B	N/A C	N/A E	NO YES	NO YES	NO YES		Title Fee	NO* YES	
Patriot Act Service Fee	NO	А	В	C	E	YES	YES	YES	YES	If the fee is feather coming to provide and it could be	YES	
Deviett Considit Consid	NO	Δ.	В	_	N/A	YES	YES	YES	VEC	If the fee is for the service to payoff credit cards or	VEC	
Payoff Credit Card Payoff Service Fee	NO NO	A A	В	C	E N/A	YES	YES	YES		other debt it is a finance charge	YES YES	
PCOR Fee	NO	A	В	C	E	YES	YES	YES			YES	
Per Diem/Interest	NO	F	N/A	N/A	N/A	YES	YES	YES			NO NO	
	YES	A	B B	C	N/A N/A	NO	NO	NO			NO*	
Pest Inspection PIA/PIW Fee	NO TES	A	В	C	E IN/A	YES	YES	YES			YES	
Piggyback Second	NO	A	В	C	E	YES	YES	YES			YES	
Plan Review Fee	NO	A	В	C	E	YES	YES	YES			YES	
Flan Review Fee	NO	A	В	C		150	150	TES	TES		150	
Plat Review Fee	YES	Α	В	С	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 NO	A	В	C	N/A	YES	YES	YES		Not a finance charge if paid to a Government entity.	YES	Do not include it this is NOT a linance charge
Post Closing Fee	NO	A	В	C	N/A	YES	YES	YES			YES	
Prepaid City Property Taxes	NO	N/A	N/A	N/A	F F	NO NO	NO	NO			NO	
Prepaid County Property Taxes	NO	N/A	N/A	N/A	F	NO	NO	NO			NO	
Prepaid School Property Taxes	NO	N/A	N/A	N/A	F	NO	NO	NO			NO	
Prepaid School Property Taxes	NO	IV/A	IN/A	IN/A	Г	INO	INO	NO	NO		NO	
					1	1						Exclude federal or state government-sponsored MIPs.
												District and the second (DM) and the second
					1	1						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.
					1	1						However, even if the premium is excludable, you must include any portion that exceeds the up-front MIP for FHA loans.
												any portion that exceeds the up-front MIP for FHA loans.
											Defer to OM / HOEDA	EAMC recognises the right to determine if the MI product
Drivata Martaga Inguranga	NO	N/A	В	N/A	N/A	YES	YES	YES	YES		Refer to QM / HOEPA comments	FAMC reserves the right to determine if the MI product refundability meets the requirement.
Private Mortgage Insurance	NU	IN/A	В	IN/A	IN/A	1 150	152	152	1E9		comments	retunuability meets the requirement.



TRID APR / Finance Charges

Exclude federal or state government-sponsored MIPs.  Private mortgage insurance PMID premiums. Exclude monthly or survail PMID premiums. You may side exclude up-front PMID premiums. You may side exclud	MORIGAGE COMPANY												
Fines Listed on CD  450PL Fig. 50-pp. Shorp public of Credit of Shorp public Shorp					ection:			If Paid To:				Include In Test	
Photos Mg hourses Ag Primary in Age 2 Ag 9 Ag	Fees Listed on CD	^SSPL	Creditor	Not				Title/Closing	Govt	Other	APR / Finance Charge Comments		QM / HOEPA Comments
Photos Mg hourses Ag Primary in Age 2 Ag 9 Ag													Evalude federal or state government appropried MIDs
array Info previous. You may also souche system PMI previous the previous PMI processor and previous approach data.  See to CM I NOSIN.  NA G NA NA YES													Exclude rederal of state government-sponsored wires.
Provide Milg Insurance Improunds NO NA C NA NA YES YES YES WES YES Commented and provided the requirement.    NO NA F NA NA YES YES YES YES   YE													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
Private Mig Insurance Premiums  NO N/A F N/A N/A YES YES YES  Private Mig Insurance Premiums  NO N/A F N/A N/A YES YES YES  Processing Fee (see also Third Party Processing Fee (see also Third Part	Private Mtg Insurance Impounds	NO	N/A	G	N/A	N/A	YES	YES	YES	YES			
Private Mig Insurance Premiums  NO N/A F N/A N/A YES YES YES  Private Mig Insurance Premiums  NO N/A F N/A N/A YES YES YES  Processing Fee (see also Third Party Processing Fee (see also Third Part													
Private Mig Insurance Premiums													Exclude federal or state government-sponsored MIPs.
Printed Migh Insurance Premiums													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
No.   A B C N/A YES YES YES YES YES YES YES YES   YES YES   YES	Private Mtg Insurance Premiums	NO	N/A	F	N/A	N/A	YES	YES	YES	YES			
NO	Threate Mag modratice Fromtamo	110	1471	<u> </u>	14/7	14//	120	120	120	120	Not a finance charge if paid to Nehemiah as a cost for	COMMINIONIC	Total addition for the requirement.
Processing Fee to Bond Authority	Processing Fee (see also Third Party Processing		_	_	_								
Property Valuation Fee											the loan		
Property valuation Fee													
Quality Assurance													
Duit Claim Deed									YES				
Replication													
Rate Lock Fee/Extension NO A B C N/A YES YES YES YES YES YES Real Estate Commission NO N/A H N/A N/A N/A N/O NO					_								
Real Estate Commission  NO													
Recordification Fee - 442 NO A B C E YES YES NO YES Not a finance charge if paid to a Government entity.  Recordification Fee - 442 NO A B C E NO													
Recertification Fee + 442 NO A B C E YES YES NO YES Not a finance charge if paid to a Government entity.  Recertification Fee + 442 NO A B C E NO	Real Estate Commission	NO	IN/A	п	IN/A	IN/A	NO	INO	NO	NO			
Recertification Fee - 442 NO A B C E NO NO NO NO NO NO NO Title Fee NO* Reconcilitation Fee to Title YES A B C N/A NO NO NO NO NO Title Fee NO* Reconcilitation Fee (Lender) NO A N/A N/A N/A YES	Des/Filian Fee	NO	Δ.		0	_	VEC	VEC	NO	VEC	Not a finance channe if anid to a Commence antity		De not include if this is NOT a finance share
Recordination Fee to Title  YES  A  B  C  N/A  NO  NO  NO  NO  NO  NO  NO  NO  NO  N													Do not include if this is NOT a finance charge
Reconciliation Fee (Lender)  NO A N/A N/A N/A N/A YES YES YES YES YES YES NO 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.  Tracking of this recordation process is a service, and so a finance charge on the new loan.  NO A B C E YES YES YES NO YES NO YES NO YES NO Tracking of this recordation process is a service, and so a finance charge on the new loan.  Not a finance charge on the new loan.  Tracking of this recordation process is a service, and so a finance charge if paid to a Government entity for recording. If anything is charged above what the  NO A B C E YES YES YES NO Not a finance charge if paid to a Government entity for recording. If anything is charged above what the Not a finance charge if paid to a Government entity for recording. If anything is charged above what the Not a finance charge if paid to a Government entity for recording. If anything is charged above what the Not a finance charge if paid to a Government entity for recording. If anything is charged above what the													
Reconveyance Fee YES A B C E YES YES NO YES the old loan, 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.  Recon Tracking Fee NO A B C E YES YES YES YES YES So is a finance charge of paid to a Government entity for recording. If anything is charged above what the  Record Mortgage NO A B C E YES YES YES NO YES County requires, it is a finance charge NO*  Not a finance charge for paid to a Government entity for recording. If anything is charged above what the  Not a finance charge for paid to a Government entity for recording. If anything is charged above what the  Not a finance charge if paid to Government entity to recording. If anything is charged above what the  Not a finance charge if paid to Government entity for recording. If anything is charged above what the											Title Fee		
Reconveyance Fee YES A B C E YES YES NO YES the old loan, not a finance charge on the new loan.  Recon Tracking Fee NO A B C E YES YES YES YES YES So is a finance charge on the new loan.  Record Mortgage NO A B C E YES YES YES NO YES YES NO YES County requires, it is a finance charge NO A B C E YES YES NO YES County requires, it is a finance charge NO A B C E YES YES NO YES County requires, it is a finance charge NO A B C E YES YES NO A Total finance charge NO A B C E YES YES NO YES County requires, it is a finance charge if paid to a Government entity for recording, If anything is charged above what the NO A B C E YES YES NO YES County requires, it is a finance charge if paid to a Government entity for recording, If anything is charged above what the	Reconciliation Fee (Lender)	NO	A	IN/A	N/A	IN/A	TES	TES	TES	TES		155	
Recon Tracking Fee NO A B C E YES YES YES YES YES So is a finance charge YES  NO A B C E YES YES YES YES SO is a finance charge Feored at the coording. If anything is charged above what the NO*  NO A B C E YES YES YES NO YES Country requires, it is a finance charge if paid to a Government entity for recording. If anything is charged above what the NO*  NOT A B C E YES YES NO YES Country requires, it is a finance charge if paid to a Government entity for recording, If anything is charged above what the											record satisfaction on the old loan. This is a cost of		
Record Tracking Fee NO A B C E YES YES YES YES so is a finance charge YES  Not a finance charge if paid to a Government entity for recording. If anything is charged above what the  NO A B C E YES YES NO YES county requires, it is a finance charge NO*  Not a finance charge if paid to a Government entity for recording. If anything is charged above what the  Not a finance charge if paid to a Government entity for recording, If anything is charged above what the	Reconveyance Fee	YES	A	В	С	E	YES	YES	NO	YES		comments	Do not include if this is NOT a finance charge
Record Mortgage  NO  A  B  C  E  YES  YES  NO  Y	Recon Tracking Fee	NO	А	В	С	Е	YES	YES	YES	YES		YES	
Record Mortgage NO A B C E YES YES NO YES county requires, it is a finance charge NO*  Not a finance charge if paid to a Government entity for recording, If anything is charged above what the											Not a finance charge if paid to a Government entity for		
Not a finance charge if paid to a Government entity for recording, If anything is charged above what the	Record Mortgage	NO	Α	В	С	E	YES	YES	NO	YES		NO*	
			,,			_			1		Not a finance charge if paid to a Government entity for		
	Record Request for Notice	NO	A	В	С	E	YES	YES	NO	YES		NO*	

TRID APR / Finance Charges

			If Paid To/Use S	action:			If Paid To:				Include In Test	
			Third Party	ection.			ii Faiu 10.				include in Test	
			Not	Third Party &		Lender /Broker					QM/HOEPA**/	
Fees Listed on CD	^SSPL	Creditor	Shoppable	Shoppable	Govt	/Affiliate	Title/Closing	Govt	Other	APR / Finance Charge Comments	GSE***	QM / HOEPA Comments
1 000 =10.00 0.1 0.2		0.000	опорравло	опорравло		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	g		<b></b>	Not a finance charge if paid to a Government entity for		
										recording. If anything is charged above what the		
ecord Solo & Separate	NO	Α	В	С	E	YES	YES	NO	YES	county requires, it is a finance charge	NO*	
·										Not a finance charge if paid to a Government entity for		
										recording. If anything is charged above what the		
cord Warranty Deed	NO	Α	В	С	E	YES	YES	NO	YES	county requires, it is a finance charge	NO*	
										Not a finance charge if paid to a Government entity for		
			_	_	_					recording. If anything is charged above what the		
cording Aggregate	NO	A	В	С	E	YES	YES	NO	YES	county requires, it is a finance charge	NO*	
										Not a finance charge if paid to a Government entity for		
					_	\/50	\/F0		\/=0	recording. If anything is charged above what the	110+	
cording Escrow Fee	NO	A	В	С	E	YES	YES	NO	YES	county requires, it is a finance charge	NO*	
	1							1		Not a finance charge if paid to a Government entity for		
cording Fees	NO	А	В	С	F	YES	YES	NO	YES	recording. If anything is charged above what the county requires, it is a finance charge	NO*	
cording rees	INU	A	В	C		150	IEO	INU	IES	Not a finance charge if paid to a Government entity for	NO	
	1							1		recording. If anything is charged above what the		
cording Handling Fee	NO	Α	В	С	F	YES	YES	NO	YES	county requires, it is a finance charge	NO*	
cording Flanding Fee	110			0	_	120	120	110	120	Not a finance charge if paid to a Government entity for	110	
										recording. If anything is charged above what the		
cording Satisfaction Fee	NO	Α	В	С	Е	YES	YES	NO	YES	county requires, it is a finance charge	NO*	
	1		_	-				1		Not a finance charge if paid to a Government entity for		
										recording. If anything is charged above what the		
cording Service Fee	NO	Α	В	С	Е	YES	YES	NO	YES	county requires, it is a finance charge	NO*	
-Draw Fee (Document Preparation)	YES	Α	В	С	Е	YES	YES	YES	YES	, , , , , , , , , , , , , , , , , , ,	YES	
imbursement	NO	Α	В	С	Е	YES	YES	YES	YES		YES	
lease Fee	NO	Α	В	С	Е	YES	YES	YES			YES	
lease Recordation	NO	Α	В	С	Е	YES	YES	NO	YES	Not a finance charge if paid to a Government entity	NO*	
emote Document Fee	NO	Α	В	С	E	YES	YES	YES	YES		YES	
mote Fee	YES	Α	В	С	E	YES	YES	YES	YES		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	Refer to QM / HOEPA	
ental Housing Support Act	NO	A	В	С	E	YES	YES	NO	YES	to the borrower, it is a finance charge	comments	Do not include if this is NOT a finance charge
port Fee	NO NO	A	В	C	E	YES YES	YES YES	YES			YES	
quest for Notice if Required by Lender sidential Housing Support Program	NO NO	<u>А</u> А	B B	C	E E	YES	YES	YES NO		Not a finance charge if paid to a Government entity	YES NO*	
sidential Housing Support Program sidential Mortgage Fee	NO NO	A	В	C	E	YES	YES	NO		Not a finance charge if paid to a Government entity  Not a finance charge if paid to a Government entity	NO*	
turn Package Fee	NO NO	A	В	C	E	YES	YES	YES	YES	rvot a imance charge ii paid to a Government entity	YES	
IS Guarantee Fee	NO NO	A	В	C	E	YES	YES	YES			NO*	
o daramot i do	110	Δ.				120	120	11.0	1.23		110	
	1							1		Not a finance charge if paid to a Government entity for		
	1									a tax imposed on the borrower by the Government		
	1									entity. If the tax is imposed on the Lender and passed	Refer to QM / HOEPA	
SP	NO	Α	В	С	Е	YES	YES	NO	YES	to the borrower, it is a finance charge.	comments	Do not include if this is NOT a finance charge
sh Recording Fee	NO	A	В	C	E	YES	YES	YES			YES	
sh Recording Fee Paid to a Gov Agency	NO	A	В	C	E	YES	YES	YES			YES	
es Tax	NO	A	В	C	E	NO	NO	NO			NO	
es Tax Paid to a Gov Agency	NO	Α	В	С	Е	NO	NO	NO			NO	
										Not a finance charge if the fee is to satisfy the old loan		
	1							1		being paid off. Then it is a cost of the old loan, not a	Refer to QM / HOEPA	
itisfaction Fee	NO	Α	В	С	E	YES	YES	YES	YES	finance charge on the new loan.	Comments	Do not include if this is NOT a finance charge

TRID APR / Finance Charges

		If Paid To/Use S	ection:			If Paid To:				Include In Test		
			Third Party									
			Not	Third Party &		Lender /Broker					QM / HOEPA** /	
Fees Listed on CD	^SSPL	Creditor	Shoppable	Shoppable	Govt	/Affiliate	Title/Closing			APR / Finance Charge Comments	GSE***	QM / HOEPA Comments
Scan Fee	NO	Α	В	С	E	YES	YES		YES		YES	
Search & Exam	YES	A	В	С	N/A	NO	NO	NO		Title Search	NO*	
Service Fee	NO	Α	В	С	E	YES	YES	YES			YES	
Service Release	NO	A	В	С	E	YES	YES	YES			YES	
Settlement or Closing	YES	Α	В	С	N/A	YES	YES	YES			NO*	
Settlement/Escrow Agent Misc Fees	YES	Α	В	С	N/A	YES	YES	YES			NO*	
Shipping/Handling Admin Service Fee	NO	Α	В	С	Е	YES	YES	YES			YES	
Shortfall Fee	NO	Α	В	С	Е	YES	YES	YES			YES	
Sign Up Fee	NO	Α	В	С	Е	YES	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		
Signature Fee	NO	Α	В	С	Е	YES	YES	YES	YES	charge	NO*	Do not include if this is NOT a finance charge
Signing Fee	NO	Α	В	C	Е	YES	YES	YES			NO*	
Simultaneous Issue	NO	A	В	С	Е	YES	YES	YES			YES	
Simultaneous Second	NO	A	В	C	E	YES	YES	YES			YES	
Stand Alone 2nd	NO	A	В	C	Ē	YES	YES	YES			YES	
State Documentary Transfer Tax	NO	A	В	Č	E	NO	NO	NO			NO	
State Tax Stamps on Mortgage	NO	A	В	C	Ē	NO	NO	NO			NO	
State Tax/Stamps	NO	A	В	C	E	NO	NO	NO			NO	
Statement Fee	NO	A	В	Č	E	YES	YES	YES			YES	
Statutory Policy Fee	NO	A	В	Č	Ē	YES	YES	YES			YES	
Storage Fee	NO	A	В	C	E	YES	YES	YES			YES	
Streamline Valuation Fee	NO	A	В	C	E	YES	YES	YES			YES	
Sub-Escrow or Sub Title Fee	NO	A	В	C	E	YES	YES	YES			YES	
Subordination Fee	NO NO	A	В	C	E	YES	YES	YES			NO*	
Supplemental Origination Fee	NO	A	В	C	E	YES	YES	YES			YES	
	YES			C	N/A	NO NO	NO NO	NO			NO*	
Survey	YES	A	В	U	IN/A	NO	NO	NO	NO		NO"	
Tax Certificate Fee	NO	A	В	С	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	В	С	E	YES	YES	NO		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.		Do not include if this is NOT a finance charge
Tax Registration Fee	NO	A	В	С	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	В	С	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	Α	В	С	Е	YES	YES	YES	YES	Same as Tax Service Fee	NO*	
Tax Report Processing Fee	NO	A	В	С	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



TRID APR / Finance Charges

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			If Paid To/Use S Third Party	ection:			If Paid To:				Include In Test	
			Not	Third Party &		Lender /Broker					QM/HOEPA**/	
Fees Listed on CD	^SSPL	Creditor	Shoppable	Shoppable		/Affiliate	Title/Closing	Govt	Other	APR / Finance Charge Comments	GSE***	QM / HOEPA Comments
										Not a finance charge if tax search was part of the title		
Tax Search Fee	NO	Α	В	С	Е	YES	YES	YES		work to verify the taxes and whether paid	NO*	
Tax Service or Tax Contract Fee	NO	Α	В	С	Е	YES	YES	YES			NO*	
Tennessee Service Charge	YES	Α	В	С	N/A	YES	YES	YES			NO*	
Texas Guarantee Fee	YES	Α	В	С	N/A	YES	NO	NO	NO		NO*	
Third Party Processing Fee	NO	Α	В	С	N/A	YES	YES	YES			NO*	
TIEFF	YES	Α	В	С	N/A	NO	NO	NO	NO		NO*	
Tie In Fee	YES	Α	В	С	N/A	YES	YES	YES	YES		YES	
										Not a finance charge if for title exam, abstract of title,		
										title insurance, property survey and similar purposes		
Title Cancellation Fee	YES	Α	В	С	E	YES	YES	YES	YES	and is bona fide and reasonable in amount	NO*	
										Not a finance charge if for title exam, abstract of title,		
										title insurance, property survey and similar purposes		
Title Commitment	YES	A	В	С	E	NO	NO	NO	NO	and is bona fide and reasonable in amount	NO*	
										Not a finance charge if for title exam, abstract of title,		
										title insurance, property survey and similar purposes		
Title Examination	YES	Α	В	С	Е	NO	NO	NO	NO	and is bona fide and reasonable in amount	NO*	
										Not a finance charge if for title exam, abstract of title,		
										title insurance, property survey and similar purposes		
Title Insurance - Lender	YES	A	В	С	N/A	NO	NO	NO	NO	and is bona fide and reasonable in amount	NO*	
										Not a finance charge if for title exam, abstract of title,		
										title insurance, property survey and similar purposes		
Title Insurance Binder	YES	Α	В	С	N/A	NO	NO	NO	NO	and is bona fide and reasonable in amount	NO*	
										Not a finance charge if for title exam, abstract of title,		
										title insurance, property survey and similar purposes		
Title - Owner's Title Insurance (optional)	NO	N/A	N/A	Н	N/A	NO	NO	NO	NO	and is bona fide and reasonable in amount	NO*	
										Can be excluded from finance charges if evidence		
			_		_	YES	YES	YES	YES	which details the services included in the charge is		
Title Service Fee	YES	A	В	С	E			1	L	provided.	NO*	
Title Update/Recording	YES	A	В	С	E	NO	NO	NO			NO*	
Title - Wire Fee	YES	A	В	С	E	YES	YES	YES			YES	
racking	YES	Α	В	С	E	YES	YES	YES			YES	
Transfer Fee	YES	Α	В	С	E	YES	YES	YES			YES	
Гурing Fee	YES	A	В	С	E	YES	YES	YES			YES	
Inderwriting Fee	NO	A	В	С	N/A	YES	YES	YES			YES	
JS Bank Servicing Fee	NO	Α	В	С	Е	YES	YES	YES			NO	
US Bank Tax Service Fee	NO	A	В	С	E	YES	YES	YES			NO	
Update Fee	YES	Α	В	С	Е	YES	YES	YES	YES		YES	



TRID APR / Finance Charges GSE\*\*\*

	If Paid To/Use Section:						If Paid To:				Include In Test	
Fees Listed on CD	^SSPL	Creditor	Third Party Not Shoppable	Third Party & Shoppable	Govt	Lender /Broker /Affiliate	Title/Closing	Govt	Other	APR / Finance Charge Comments	QM / HOEPA** / GSE***	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.
											Refer to QM / HOEPA	FAMC reserves the right to determine if the MI product
Up-Front MIP	NO	A	В	С	N/A	YES	YES	YES			comments	refundability meets the requirement.
VA Funding Fee	NO	Α	В	С	N/A	YES	YES	YES	YES		NO*	
VHDA Bond Loan Fee	NO	Α	В	С	N/A	YES	YES	YES	YES		YES	
VOD - Verification of Deposit	NO	Α	В	С	N/A	YES	YES	YES	YES		NO*	
VOE - Verify of Employment Fee	NO	Α	В	С	N/A	YES	YES	YES	YES		NO*	
VOR - Verification of Residency Fee	NO	Α	В	С	N/A	YES	YES	YES	YES		NO*	
Walk Thru Recording	NO	Α	В	С	Е	YES	YES	YES	YES		YES	
Warehouse Fee	NO	Α	В	С	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	Α	N/A	N/A	N/A	YES	YES	YES	YES		YES	
Wire Handling Fee	YES	A	В	С	Е	YES	YES	YES	YES		YES	
Witness Closing	YES	Α	В	С	N/A	YES	YES	YES	YES	Title Fee	NO*	
Work Share Fee	YES	Α	В	С	Е	YES	YES	YES	YES		YES	
WV State Loan Fee	NO	A	В	С	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. Prepaids
- 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 -"

\* 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 thirdparty 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 Mortage points and fees requirements. Inclusions and exlusions from this test are determined using the same methodology as the QM and HOEPA tests.

<sup>\*</sup>Loan Originator Compensation - Lender Paid is not disclosed on LE

<sup>^</sup>NOTE: Any fee payable to a LENDER is NOT considered shoppable.