

HERA-HOEPA Disclosures Fees and Loan Data that Impact the APR 1

Last updated 4/20/09 Forward Sales and Fulfillment Fees and Loan Data that Impact APR

GA Residential Mortgage Loan Fee	Application Fee
Recording Fee-Assignment	Assumption Fee
Recording Fee-Misc.	Commitment Fee
Recording Fee – Modification	Construction Disbursement Fee
Recording Fee – Subordination Agreement	Discount Points
	Escrow Waiver Fee
Automated Valuation	Extended Lock Fee
Bond Compliance Review Fee	Float Option/Return to Float
Bond Document Fee	Lock In Fee
Bond funding	Modification Fee
Bond Investor Market Fee	Mortgage Broker Compensation
Bond Loan Adjuster Fee	Origination Fee
Bond Loan Review Fee	Processing Fee
Bond Partic/Commit/Reserv	Rate Lock Extension Fee
Bond Underwriting Fee	Supplemental Origination (Reno)
Broker Compensation Fee	Underwriting Fee
Consultant/Plan Review	Work Escrow/Holdback Fee
Courier/Messenger 3 rd Party	
EDD to 3 rd Party	Attorney's Fee
Fax/Copies/Postage 3 rd Party	CIP / Patriot Act Search
Final Inspection	Closing/Escrow/Settlement Fee
Flood (Life of Loan)	Closing Protection / Service Letter
HOA Certification Fee	Conventional Mortgage Insurance
Home Warranty	Document Review to 3 rd Party
Homebuyer Couns/Educ Fee	Escrow / Loan Tie In Fee
Mortgage Insurance Application Fee	PMI / MIP
NHS Origination Fee	Recording Service-Title Co.
Processing Fee 3 rd Party	Servicing Fee
Program Fee – Bond/3 rd Party Fee	Sub-Escrow Fee
Re-Draw/Cance-3 rd Party Fee	Temporary Buydown
Reconveyance Fee	Trust Review
Release Fee/Satisfaction	TX Policy Guaranty Fee
Rural Housing Guarantee	Upfront Mortgage Insurance
Tax Service Fee	VA Funding Fee
Transfer Fee	Work Escrow / Escrow Holdback Fee
Underwriting Fee 3 rd Party	
Verification Fee	Per Diem Interest
WHEDA MPI Plan	Loan Amount
Wire Transfer 3 rd Party	Interest Rate
Product – including Home Equity Loan	