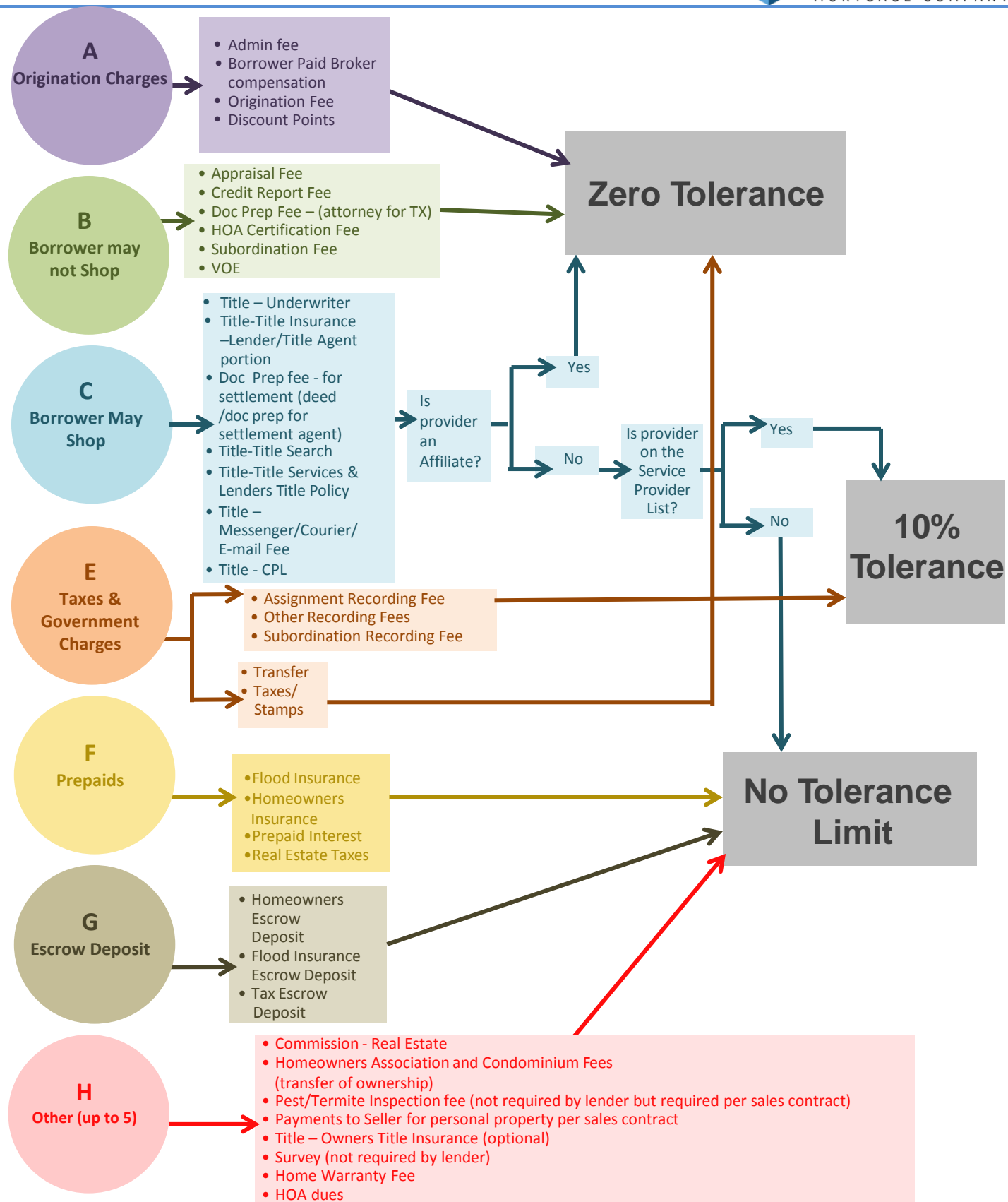


TRID Tolerance Chart



For Mortgage Professionals Only

Please Note: The above fees are examples only and not all-inclusive. Please consult regulatory guidance in order to determine where to list a particular fee
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Loan Estimate Fee Placement

A

- Admin fee
- Origination Fee
- Discount Points

Closing Cost Details

Loan Costs

A. Origination Charges

% of Loan Amount (Points)

B

- Appraisal Fee
- Credit Report Fee
- Doc Prep Fee – (attorney for TX)
- HOA Certification Fee
- Subordination Fee
- VOE

B. Services You Cannot Shop For

C

- Title – Underwriter
- Title-Title Insurance –Lender/Title Agent portion
- Doc Prep fee - for settlement (deed /doc prep for settlement agent)
- Title-Title Search
- Title-Title Services & Lenders Title Policy
- Title – Messenger/Courier/E-mail Fee
- Title – CPL

C. Services You Can Shop For

D. TOTAL LOAN COSTS (A + B + C)

Other Costs

E. Taxes and Other Government Fees

Recording Fees and Other Taxes
Transfer Taxes

F. Prepays

Homeowner's Insurance Premium (months)
Mortgage Insurance Premium (months)
Prepaid Interest (per day for days @)
Property Taxes (months)

G. Initial Escrow Payment at Closing

Homeowner's Insurance per month for mo.
Mortgage Insurance per month for mo.
Property Taxes per month for mo.

H. Other

I. TOTAL OTHER COSTS (E + F + G + H)

J. TOTAL CLOSING COSTS

D + I
Lender Credits

Calculating Cash to Close

Total Closing Costs (J)
Closing Costs Financed (Paid from your Loan Amount)
Down Payment/Funds from Borrower
Deposit
Funds for Borrower
Seller Credits
Adjustments and Other Credits

Estimated Cash to Close

E

- Assignment Recording Fee
- Other Recording Fees
- Subordination Recording Fee
- Transfer Taxes/Stamps

F

- Flood Insurance
- Homeowners Insurance
- Prepaid Interest
- Real Estate Taxes

G

- Homeowners Escrow Deposit
- Flood Insurance Escrow Deposit
- Tax Escrow Deposit

H

- Commission - Real Estate
- Homeowners Association and Condominium Fees (transfer of ownership)
- Pest/Termite Inspection fee (not required by lender but required per sales contract)
- Payments to Seller for personal property per sales contract
- Title – Owners Title Insurance (optional)
- Survey (not required by lender)
- Home Warranty Fee
- HOA dues

For Mortgage Professionals Only

Please Note: The above fees are examples only and not all-inclusive. Please consult regulatory guidance in order to determine where to list a particular fee

A

- [illegible]

B

- C

- If provider
is not listed
on SPL

F

- # G

- # H

- ### For Mortgage Professionals Only

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