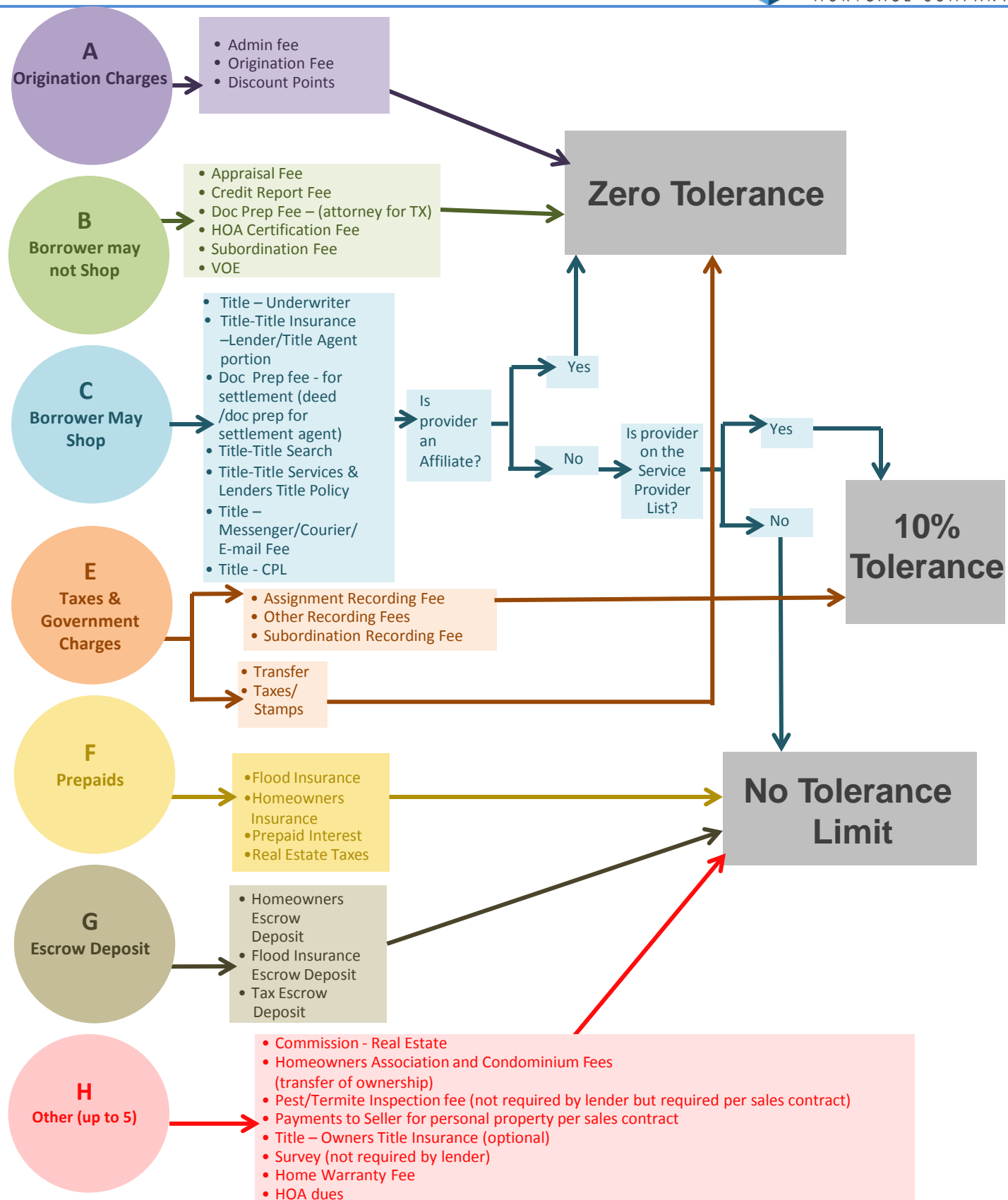


TRID Tolerance Chart



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. These materials do not represent legal interpretation, guidance or advice of/from InterFirst Mortgage Company. We have made efforts to ensure the accuracy of this information; however, you should rely solely upon the TILA-RESPA Integrated Disclosure and its Official Interpretation(s). The information contained herein does not bind InterFirst Mortgage Company in any fashion and is subject to change at our sole discretion.

Loan Estimate Fee Placement

A

- Admin fee
- Origination Fee
- Discount Points

Closing Cost Details

Loan Costs

A. Origination Charges
% of Loan Amount (Points)

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

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

E

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

F

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

B

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

B. Services You Cannot Shop For

G

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

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

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

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Closing Cost Details Closing Disclosure Fee Placement

A

- Admin fee
- Origination Fee
- Discount Points

Loan Costs	Seller-Paid	
	At Closing	Before C.
A. Origination Charges		
01 % of Loan Amount (Points)		
02		
03		
04		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For		
01		
02		
03		
04		
05		
06		
07		
08		
Services Borrower Did Shop For		
01		
02		
03		
04		
05		
06		
07		
08		

B

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

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

If provider listed on SPL or an Affiliate, fee will appear in Box B.

If provider is not listed on SPL

E

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

F

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

Other Costs			
E. Taxes and Other Government Fees			
01 Recording Fees	Deed:	Mortgage:	
02			
F. Prepays			
01 Homeowner's Insurance Premium (mo.)			
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (per day from to)			
04 Property Taxes (mo.)			
05			
G. Initial Escrow Payment at Closing			
01 Homeowner's Insurance	per month for	mo.	
02 Mortgage Insurance	per month for	mo.	
03 Property Taxes	per month for	mo.	
04			
05			
06			
07			
08 Aggregate Adjustment			
H. Other			
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			
11			
12			
13			
J. TOTAL CLOSING COSTS			

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

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