



Loan Estimate (LE) Commonly Used Fees Quick Reference Guide

The table below identifies that fees that are included in the various sections of the Loan Estimate (LE)

Section A Origination Charges	
Lender Paid Compensation	Borrower Paid Compensation
<ul style="list-style-type: none"> CA Funding Fee Commitment Fee Discount Points Property Inspection Waiver Fee Underwriting Fee 	<ul style="list-style-type: none"> Broker Administrative Fee Broker Application Fee Broker Origination Fee Broker Processing Fee CA Funding Fee Commitment Fee Discount Points Property Inspection Waiver Fee Underwriting Fee
Section B Services You Cannot Shop For	
Fees always included in Section B	Fees included in Section B only when <u>not</u> listed on the Service Provider List (If included on the SSPL must include in Section C)
<ul style="list-style-type: none"> Attorney Review Fee or Attorney Fee (including REMN required attorney i.e. New York or Texas) Appraisal, Appraisal Completion, or Other Property Valuation Fee Condo Questionnaire Fee Credit Report Fee CEMA Fee FHA Up-Front MIP Flood Certification Fee HOA Document Fee (HOA cert/HOA questionnaire) HomeStyle Inspection Fee(s) Limited 203(k) Inspection Fee (s) Single Premium Borrower Paid MI Subordination Fee Tax Service Fee (FNMA/FHLMC only) Third Party Processing Fee Title Update Fee (REMN update for 203(k) and HomeStyle transactions) USDA Guarantee Fee VA Funding Fee 	<p>Fee placement is determined by whether or not the fee is included on the Service Provider List (SPL).</p> <ul style="list-style-type: none"> Attorney Review Fee (REMN does <u>not</u> require attorney but borrower elects to use own representation) Closing/Settlement Fee CPL Fee Document Prep Fee Endorsement Fee Feasibility Study Fee (203k or HomeStyle) HUD Consultant Fee Natural Hazard Report Fee Notary/Signing Fee Recording Service Fee Search and/or Binder Fees Standard 203 (k) Inspection Fee(s) Survey Fee Termite/Pest Inspection Fee Title Review Fee Title Update Fee Wire Fee

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Section C Services You Can Shop For

Fees disclosed in Section C only when listed on the Service Provider List

(If **not** included on the Service Provider List must include in Section B)

Fee placement is determined by whether or not the fee is included on the Service Provider List (SSPL).

- Attorney Review Fee (REMN does not require attorney but borrower elects to use own representation)
- Closing/Settlement Fee
- CPL Fee
- Document Prep Fee
- Endorsement Fee
- Feasibility Study Fee (203k or HomeStyle)
- HUD Consultant Fee
- Home Inspection Fee
- Natural Hazard Report Fee
- Notary/Signing Fee
- Recording Service Fee
- Search and/or Binder Fees
- Standard 203(k) Inspection Fee(s)
- Survey Fee
- Termite/Pest Inspection Fee
- Title Review Fee
- Title Update Fee
- Wire Fee

Section E Taxes and Government Fees

- City/County Tax Stamps
- Georgia Residential Mortgage Loan Tax
- Recording Deed
- Recording Mortgage
- Transfer Taxes

Section F Prepays

- Flood Insurance Premium
- Hazard/Homeowner Insurance Premium
- Per Diem Interest
- Property/Real Estate Tax Payment Due



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Section G

Initial Escrow Payment at Closing

- Flood Insurance Escrow Deposit
- Hazard Insurance Escrow Deposit
- Mortgage Insurance Escrow Deposit
- Property/Real Estate Tax Escrow Deposit
- USDA Annual Fee

Section H

Other

- Architectural Fee
- Engineering Fee
- Escrow Holdback
- Home Inspection Fee
- Home Warranty Fee
- Owner's Title Insurance (purchase only)
- Permit Fee
- Transaction Coordinator Fee

Section J

Total Closing Costs

- Credit to Borrower for Interest Rate