



Good Faith Estimate Fee Chart

BLOCK 1		BLOCK 2	BLOCK 3	BLOCK 4	BLOCK 5	BLOCK 6
Origination Charge 0% All Compensation Paid to Lender and Broker		Credit or Charge 0%	Lender Required Services Lender Selected 10%	Title Services and Lenders Title Policy 10% or No Tolerance Applied	Owners Title Policy 10% or No Tolerance Applied	Lender Required Services Borrower Shops 10% or No Tolerance Applied
Administrative Fees	Inspection Fees - In House	Buydown Fees	Appraisal Fee	Abstract Fees	Owner's Title Insurance Premium	Survey
Amortization Schedules	MERS Fees	Discount Points	Appraisal Photos	Administration Fees for Escrow Holdbacks	Owner's Title Endorsement Premium	Pest Inspection
Application Fee	Origination Fee	Escrow Waiver Fee (Initial if not Included in Block 1 and all Revised GFEs)	Appraisal Recertification	Attorney Fees - Deed - Buyer Paid	Texas Guaranty Fee - Owner Policy	Septic Inspection
Appraisal - In House	Origination Point	No Cost Loan Credits	Condo Certificates	Attorney Fees - Releases - Buyer Paid		Termite Inspection
Appraisal Review Fee	Patriot Act Search	Rate Lock Extension	Condo Questionnaires	Attorney Fees - Title Attorney		Well Inspection (Note: Never includes any title services or title insurance premiums)
Appraisal Waiver Fee	Power of Attorney Review	Rate Lock Fees	Conv. Upfront PMI	Attorney Fees - Title Curative		
Attorney Fees - Chase Post Close Review	Processing Fee		Credit Report	Closing Fee		
Attorney Fees - Document Review	Quality Control Fees		Environmental Inspection	Copy Fees		
Attorney Fees - Loan Document Prep.	Redraw Fees		FHA Upfront MIP	Courier Fees		
Attorney Fees - Investor Required Legal Matters	Refinance Fees		Final Inspection Fee	Document Delivery Fee		
Attorney Fees - Leasehold Opinion Letters	Regulatory Compliance Fees		Flood Certification Fee	Document Download Fee		
Attorney Fees - Trust Opinion Letters	Shipping Fees		Flood Cert/Life of Loan	Document Preparation - Title Curative		
Audit Fee	Submission Fee		Gov Loan Program Fees	E-Doc Fee		
Broker Fees	Subordinate Lien Processing Fees		MCC Fee	E-Recording Fees (third party entity)		
Commitment Fee	Survey Reviews		MHU Application Fees	Email Fees		
Courier Fees	Telephone Fees		Tax Service Fee	Escrow Fee		
Delivery Fees	Transmittal Fees		USDA Guarantee Fee	Handling Fee		
Disbursement Fees	UCC Prep Fees		VA Funding Fee (Refunds of Upfront MI on a Refi should be subtracted from the new Upfront MI & the NET amount shown)	Lender's Title Insurance Premium		
Document Prep Fees - In House	Underwriting Fees			Lender's Endorsement Premium		
Email Fees	VA 1% Origination Fee			Notary Fee		
Escrow Waiver Fee (Initial GFE and not in Block 2)	Verification Fees			Nothing Further		
	4506T Verification Fee					
	VOD Fees					
	VOE Fees					
	Warehouse Fee					



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Fax Fee Federal Express Fee Fraud Protection Notice Fulfillment Fees & Services Funding Fee Funds Request Fee	Wire Fees Yield Spread Premium (include only portions paid to Broker. Exclude portions applied to closing costs).		Certificates Settlement Fee Tax Certificate Fee (Refi.) Texas Guaranty Fee - Loan Policy Title Binder Fee Title Commitment Fee Title Examination Fee Title Inspections Title Opinions Title Reviews Title Searches UCC Lien Search Fee Wire Fee		



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BLOCK 7 Government Recording Charges 10%	BLOCK 8 Transfer Taxes 0%	BLOCK 9 Initial Escrow Deposit Estimate Can Change	BLOCK 10 Daily Interest Charges Estimate Can Change	BLOCK 11 Homeowner's Insurance Estimate Can Change	Not GFE Fees
Recording Fees E-Recording Fees (Government Only) MHU Recording Fees UCC Recording	City/County Deed Tax City/County Mortgage Tax Document Stamps Excise Tax Intangible Tax Mortgage Stamps Recordation Tax State Deed Tax State Mortgage Tax Transfer Tax	Earthquake Insurance Homeowner's Insurance Flood Insurance Mortgage Insurance Property Taxes Walls-In Insurance Windstorm/Hail Insurance Hazard Insurance	Per Diem Amount Date of Settlement Days collected Short Pay Credits	Earthquake Insurance Flood Insurance Hazard Insurance Homeowner's Insurance Walls-In Insurance Windstorm/Hail Insurance	Aggregate Adjustment Attorney Fees - Borrower Hired Attorney Fees - Deed Prep - Seller Paid Attorney Fees - Releases - Seller Paid Attorney Fees - Seller Hired Condo Assessments Condo Dues Escrow Holdbacks HOA Annual Assessments HOA Refinance Fees HOA Special Assessments HOA Transfer Fees Home Inspections - Voluntary Home Warranties Mortgage Insurance - Lender Paid POC References Property Taxes RE Commissions Seller Paid Fees Seller Credits Tax Certificate – Seller Paid Tax Prorations

The information contained herein is provided as an informational source only and should not be relied upon as legal advice for any specific transaction or be considered a conclusive listing of charges that may be incurred in the making and closing of a loan transaction. Statutes, regulations and opinions concerning this area of the law are constantly under review and may vary considerably following the date this information was compiled. This information is based upon statutes and regulations in effect as of March 10, 2010.