

RESPA - List of Example Fees

See below Examples of the most common fees that fall into each block on the GFE. Please Note that these Example Fees are for information purposes only.

Block	Fee Category on GFE	Examples
BLOCK 1 & 2: CANNOT INCREASE / 0% TOLERANCE		
1	<u>Our Origination Charge</u>	<ul style="list-style-type: none"> • Admin Fee • Application Fee • Broker / Lender Doc Prep Fee • Commitment Fee • Courier Fee • Extended Lock Fee • Fax / Copies / Postage 3rd Party Fee • Funding Fee • Origination Fee • Processing Fee • Rate Lock Extension Fee • Underwriting Fee • Processing Fee 3rd Party • Secondary Market Credit / Mortgage Broker Compensation • Yield Spread Premium (YSP) / Rebate
2	<u>Credit or Charge for the interest rate chosen</u> <i>(applies if the rate is locked)</i>	<ul style="list-style-type: none"> • Yield Spread Premium (YSP) / Rebate • Loan Discount Points
BLOCK 3: CANNOT INCREASE MORE THAN 10%		
3	<u>Required services that we (lender / broker) select</u>	<ul style="list-style-type: none"> • Appraisal Fee including desk/field review • Appraisal Update or Final Inspection • Credit Report Fee • Mortgage Insurance • FHA Upfront MIP • HOA Certificate / Questionnaire
BLOCK 4-6: CANNOT INCREASE MORE THAN 10% (IF BORROWER SELECT COMPANIES IDENTIFIED ON THE SERVICE PROVIDER LIST OR, CAN INCREASE (IF BORROWER DID NOT USE COMPANIES BROKER IDENTIFIED ON THE SERVICER PROVIDER LIST)		
4	<u>Title services and lender's title insurance</u>	<ul style="list-style-type: none"> • Abstract Title Search Fee • Attorney Fee • Courier / Messenger / Overnight Delivery Fee • Closing Protection / Service Letter • Closing / Escrow / Settlement Fee • Doc Prep Fee • Endorsements • Environmental Assessment Search • Escrow Fee • Loan Tie-in Fee

		<ul style="list-style-type: none"> • Notary Fee • Notice of Settlement Fee • Recording Service Fee • Title Binder • Title Exam • Title Insurance – Lender’s Coverage • Title Guarantee • Title Search Fee
5	<u>Owner’s Title Insurance</u>	<ul style="list-style-type: none"> • Title Insurance – Owner’s Coverage (Required to be disclosed on all purchase transactions under borrowers column regardless of who is paying)
6	<u>Required services that you (borrower) can shop for</u>	<ul style="list-style-type: none"> • Pest / Termite Inspection • Structural Inspection Fee • Survey / Plat / Improvement Fee • Survey Fee • Home Warranty

BLOCK 7: CANNOT INCREASE MORE THAN 10%

7	<u>Government recording charges</u>	<ul style="list-style-type: none"> • Recording Fee – Assignment • Recording Fee – Deed • Recording Fee – Misc. • Recording Fee – Mortgage / DOT • Recording Fee – Releases • Recording Fee – Transfer Deeds
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BLOCK 8: CANNOT INCREASE / 0% TOLERANCE

8	<u>Transfer taxes</u>	<ul style="list-style-type: none"> • City / County Tax / Stamps – Deed of Trust or Mortgage • Conservation Fee • Intangible Tax • Mansion / Luxury Tax • Mortgage Registration Tax • Recordation Tax • State Tax / Stamps – Deed or Mortgage • Subordination Fee – Recording <p>- if seller is paying should reflect on sellers column</p>
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BLOCK 9-11: CAN INCREASE

9	<u>Initial Escrow Deposit</u>	<ul style="list-style-type: none"> • Monthly Mortgage Insurance • Property Taxes • Hazard or Flood or Earthquake Insurance
10	<u>Daily Interest Charges</u>	<ul style="list-style-type: none"> • Prepaid Interest
11	<u>Homeowners Insurance</u>	<ul style="list-style-type: none"> • Hazard Insurance Premium / Fire Insurance • Earthquake Insurance Premium • Flood Insurance Premium

FEES/CHARGES THAT ARE NOT TYPICALLY LISTED ON GFE WHEN NOT REQUIRED BY PMC
(can be separately itemize in HUD 1300 series)

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| <ul style="list-style-type: none">• HOA Dues• HOA Document / Demand / Processing Fee• HOA Transfer Fee• Natural Hazard Disclosures• Prorated Property Tax• Loan payoff / Debt Payoff | <ul style="list-style-type: none">• REO Servicing Fee• REO DocReview Fee• Termite Inspection• Home Warranty• Transaction Coordinator Fee |
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