Encompass Fee Itemization Completion Guide- PA/NY Mortgages

All estimated closing costs expire in 10 days at 5:00 PM. Generally, Eastern Standard Time (EST) is November- March and Eastern Daylight Time (EDT) is March-November.

Loan Est. Block	Clos Discl Line	Itemiza tion	Description	Finance Charge	HOEPA & QM	Fixed Rate and ARM Mortgage Products	MPF	FTHB / Genworth (NO REL DISC)	Construction to Perm
A	A	801a	Loan Origination Fee (%)	YES	YES	\$0	1/4 of 1% of mtg amt plus any loan level fees SE PA: 1/8 of 1 % of mtg amt Xtra HomeReady: LLPAs waived. Delivery fee still charged.	.45% of mtg amt on Genworth/Enact only	 If Construction: Loan amount up to \$500,000 = 1.25%; loan amount > \$500,000 = .75% If Construction FLH Preferred: .25% Purchase Rehabs: use amount determined by spreadsheet calculation.
A	A	801a	Administration Fee	YES	YES	\$0	\$0	\$0	1% of constr mtg amount if borrower is acting as general contractor
А	А	801b	Application Fee	YES	YES	\$0	\$0	\$0	\$0
А	А	801c	Processing Fee	YES	YES	\$795	\$795	\$795	\$795. Waived if constr paying off C&N loan
А	A		Underwriting Fee	YES	YES	\$0	\$0	\$0	\$0
A	A		C&N Appraisal/Evaluation Appraisal Review Fee	NO NO	YES YES	\$375 \$50 if certified appraisal, \$0 if eval	\$0 \$50	\$0 \$50	\$0 \$50 per appraisal completed**
A	A		Appraisal Technical Review	NO	YES	\$125 if loan amount >= \$350,000	\$125 if loan amount >= \$350,000	\$125 if loan amount >= \$350,000	\$125 if loan amount >= \$350,000**
А	А		Construction Administration Fee	YES	YES				\$225 if construction (waived if FLH
						\$0 \$0	\$0 \$0	\$0	Preferred) \$100
A	A		Final Appraisal Fee (C&N appraisal) Rate Lock Extension Fee	YES YES		\$0	Amount determined by investor	\$0 \$0	\$0
A	A		Construction Conversion Fee	YES		\$0	\$0	\$0	\$250
А	А		Final Appraisal Review Fee (for 2nd As-Completed Appraisal)	YES	YES	\$0	\$0	\$0	\$0
А	А		Final Appraisal Technical Review (for 2nd As-Completed Appraisal)	YES	YES	\$0	\$0	\$0	\$0
А	А		Coupon Book	YES	YES	Fixed: \$45, if applicable	\$0	\$0	\$0
A	A		Float Down Fee	YES	YES	ARM: Coupon books not available \$250.00 if exercised	\$0	\$0	\$0
В	В		Appraisal Fee	NO		\$550, if applicable	\$550	\$550	\$550
В	В	805	Credit Report	NO	NO	\$119.45 unless more than 2 borrowers	\$182.65 unless more than 2 borrowers	\$182.65 unless more than 2 borrowers	\$182.65 unless more than 2 borrowers
В	В		Tax Service	YES		\$0	97 if PA, \$89 if NY	97 if PA, \$89 if NY	97 if PA, \$89 if NY
B	B		Flood Certification Final Appraisal Fee	YES YES	NO YES	\$8 for each property \$0	\$8 for each property \$0	\$8 for each property \$0	\$8 for each property \$150 if construction per visit
В	В		(for 2nd As-Completed Appraisal) Appraisal Update Fee	YES		\$0	\$0	\$0	\$900 (est 6 inspections at \$150 each)
B	B		IRS Tax Transcript Fee	YES	NO	\$0	\$9.75 per borrower	\$9.75 per borrower	if inspections by appraiser \$9.75 per borrower
В	В	812	Verbal Verfication of Employment	YES		\$0	\$263.80 unless more than 2 borrowers	\$263.80 unless more than 2 borrowers	\$263.80 unless more than 2 borrowers
В	В	813	Simplifile- electronic filing fee	YES	NO	\$4.75	\$0	\$0	\$0
В	В	814	AVM (Automated Valuation Model)	YES	NO	\$15 if within requirements	\$0	\$0	\$0
В	В	816	Lereta Tax Monitoring	YES	NO	\$122 NJ/NY, \$130 PA or other (if tax escrow)	\$122 NJ/NY, \$130 PA or other (if tax escrow)	\$122 NJ/NY, \$130 PA or other (if tax escrow)	\$122 NJ/NY, \$130 PA or other (if tax escrow)
В	В		Mortgage Insurance Premium (Single Premium)	YES	YES	Amount determined by MI quote	Amount determined by MI quote	Amount determined by MI quote	Amount determined by MI quote
В	В		NADA MH Valuation	NO	NO	\$0	\$0	\$0	\$0
F/G	F/G	903	Homeowner's Ins. Premium	NO	NO	Premium or Estimated Property Value x .0045	Premium or Estimated Property Value x .0045	Premium or Estimated Property Value x .0045	Premium or Estimated Property Value x .0045
F/G	F/G	904	Property Taxes Flood Insurance Premium (If	NO	NO	Actual bills or millage calculation	Actual bills or millage calculation	Actual bills or millage calculation	Actual bills or millage calculation
F/G	F/G	906	Applicable)	NO	NO	Estimated Property Value x .01	Estimated Property Value x .01	Estimated Property Value x .01	Estimated Property Value x .01
			Title- Closing Protection Letter	YES	NO*	\$125	\$125	\$125	\$125
С	B or C***		Title- Endorsements	NO*	NO*	\$500	\$500	\$500 \$50	\$500 \$50
c c	B or C*** B or C***		Title- Notary Fee Title- Settlement Fee	NO*	NO*	\$50 \$400 if PA, \$600 if NY	\$50 \$400 if PA, \$600 if NY	\$50 \$400 if PA, \$600 if NY	\$50 \$400 if PA, \$600 if NY
С	B or C***	1110	Title- Courier Fee	YES*	NO*	\$50	\$50	\$50	\$50
С	B or C***	1111	Title- Wire Fee	YES*	NO*	\$50	\$50	\$50	\$50
В	В	1102a	Settlement/Closing Fees	NO	NO	\$150 if PA, \$205 if NY lien search, if applicable	\$0	\$0	\$0
н	н	1103	Owner's Title Ins (Purchase)	NO*	NO*	PA Agent Table Basic Issue: Property value figure minus Ioan amount figure	PA Agent Table Basic Issue: Property value figure minus Ioan amount figure	PA Agent Table Basic Issue: Property value figure minus loan amount figure	PA Agent Table Basic Issue: Property value figure minus Ioan amount figure
С	B or C***	1104	Title- Lender's Title Insurance	NO*	NO*	PA Agent Table Basic Issue for Ioan amount	PA Agent Table Basic Issue for Ioan amount	PA Agent Table Basic Issue for loan amount	PA Agent Table Basic Issue for loan amount
С	B or C***		Certificate of Title	NO*		\$0	\$0	\$0	\$0
E	E		Deed Recording Fees	NO		-	\$150	\$150	\$150
E	E	1202 1203	Mortgage Recording Fees Transfer Tax (PA)	NO NO	NO NO	\$300 PA/NY, \$450 CEMA	\$300 PA/NY, \$450 CEMA	\$300 PA/NY Purchase: 1% of sales price	\$300 PA/NY, \$450 CEMA
E	E		Title Recording Fees	NO		Purchase: 1% of sales price \$86	Purchase: 1% of sales price \$0	Purchase: 1% of sales price \$0	Purchase: 1% of sales price \$0
E	E	1204Bo 1209Ba	City/County Tax/Stamps (NY)	NO	NO	1% of loan amount if Steuben, .5% of loan amount if Chemung, Tioga,	1% of loan amount if Steuben, .5% of loan amount if Chemung, Tioga, Tompkins (research all others)	1% of loan amount if Steuben, .5% of loan amount if Chemung, Tioga, Tompkins (research all others)	: 1% of loan amount if Steuben, .5% of loan amount if Chemung, Tioga, Tompkins (research all others)

Process: Lender completes application milestone. Discloser completes disclosure milestone and sends preliminary documents to borrower.

Changed Circumstances: Lender becomes aware of changed circumstance and requests a redisclosure in Encompass. Discloser sends new LE within 3 days of bank knowing changed circumstance. Escrow & prepaid interest will show up when necessary based on how the Encompass fields are completed.

*Owners and Lender's Title Insurance amounts are only included in the HOEPA calculation if the insurance provider is BSS.

***B when a service provider has been selected from the identified list. If in this group, the fee falls in the 0% category. C when a service provider is selected that is not on the identified list. If in this group, the fee falls in the unlimited

Cannot increase more than 10%

Cannot Increase

Unlimited Increase

category. "Homeowners insurance on line 903 (and flood ins) should be for 12 months. In 1000s, homeowners/flood is for 2 months while taxes are for 12 months. Pick due dates that coincide with these months.

*Owners and Lender's Title Insurance amounts are only included in the HOEPA calculation if the insurance provider is BSS.

Encompass Fee Itemization Completion Guide- PA/NY Home Equity & Land

All estimated closing costs expire in 10 days at 5:00 PM. Generally, Eastern Standard Time (EST) is November- March and Eastern Daylight Time (EDT) is March-November.

		0					a casterni Daylight Time (EDT) is Marc			LE/CD NOT PRODUCED
Loan Est. Block	Clos Discl Line	Itemiza tion	Description	Finance Charge	HOEPA & QM	Home Improvement (Construction with home equity pricing)	EcoEquity (NO REL DISC)	Home Equity Term	Improved & Unimproved Land	**LASERPRO** Manufactured Housing w/o Real Estate
А	А	801a	Loan Origination Fee (%)	YES	YES	\$0	\$0	\$0	\$0	
А	А	801a	Administration Fee	YES	YES	\$0	\$0	\$0	\$0	\$0
Α	А	801b	Application Fee	YES	YES	\$0	\$0	\$0	\$0	\$0
Α	A	801c	Processing Fee	YES	YES	\$795	\$250	\$250	\$795	\$300
Α	A	801d	Underwriting Fee	YES	YES	\$0	\$0	\$0	\$0	\$0
A	A	801g	C&N Appraisal/Evaluation	NO	YES	\$375	\$0	\$375 if appraisal, \$100 if eval	\$375 if appraisal, \$100 if eval	\$100 if evaluation
A	A	801h	Appraisal Review Fee	NO	YES	\$50 per appraisal completed**	\$0	\$50 if appraisal, \$0 if eval	\$50 if appraisal, \$0 if eval	\$0
A	A	801i	Appraisal Technical Review	NO	YES YES	\$125 if loan amount >= \$350,000** \$225	\$0 \$0	\$125 if loan amount >= \$350,000	\$125 if loan amount >= \$350,000	\$125 if loan amount >= \$350,000
A	A	801k 801l	Construction Administration Fee Final Appraisal Fee (C&N appraisal)	YES YES	YES	\$100	\$0	\$0 \$0	\$0 \$0	\$0 \$0
A	A	801m	Rate Lock Extension Fee	YES	YES	\$0	\$0	\$0	\$0	\$0
A	A	001111	Final Appraisal Review Fee (for 2nd As-Completed Appraisal)	YES	YES	\$0	\$0	\$0	\$0	\$0
А	А		Final Appraisal Technical Review (for 2nd As-Completed Appraisal)	YES	YES	\$0	\$0	\$0	\$0	\$0
А	A		Coupon Book	YES	YES	\$0	\$0	\$45, if applicable	\$45, if applicable	\$45, if applicable
Α	A		Float Down Fee	YES	YES	\$0	\$0	\$0	\$0	\$0
в	В		Mortgage Insurance Premium (Single Premium)	YES	YES	\$0	\$0	\$0	\$0	
В	В		NADA MH Valuation	NO	NO	\$0	\$0	\$0	\$0	\$20
В	В	804	Appraisal Fee	NO	NO	\$550	\$0	\$550, if applicable	\$450, if applicable	\$0
в	в	805	Credit Report	NO	NO	\$119.45 unless more than 2	\$119.45 unless more than 2	\$119.45 unless more than 2	\$119.45 unless more than 2	\$119.45 unless more than 2
						borrowers	borrowers	borrowers \$0	borrowers	borrowers
B	B	806 807	Tax Service Flood Certification	YES YES	NO NO	\$0 \$8 for each property	\$0 \$8 for each property	T.	\$0 \$0	\$0 \$8 for each property
В	В	809	Final Appraisal Fee (for 2nd As-Completed Appraisal)	YES	YES	\$8 for each property \$150	\$0	\$8 for each property \$0	\$0	\$8 for each property \$0
в	В	810	Appraisal Update Fee	YES	YES	\$900 (est 6 inspections at \$150 each) if inspections by appraiser	\$0	\$0	\$0	\$0
В	В	811	IRS Tax Transcript Fee	YES	NO	\$0.00	\$0.00	\$0	\$0	\$0
В	В	812	Verbal Verfication of Employment	YES	NO	\$0	\$0	\$0	\$0	\$0
в	В	813	Simplifile- electronic filing fee	YES	NO	\$4.75	\$4.75	\$4.75	\$4.75	\$0
в	В	814	AVM (Automated Valuation Model)	YES	NO	\$0	\$0	\$15 if within requirements	\$15 if within requirements	\$0
В	В	816	Lereta Tax Monitoring	YES	NO	\$122 NJ/NY, \$130 PA or other (if tax escrow)	\$122 NJ/NY, \$130 PA or other (if tax escrow)	\$122 NJ/NY, \$130 PA or other (if tax escrow)	\$122 NJ/NY, \$130 PA or other (if tax escrow)	\$0
F/G	F/G	903	Homeowner's Ins. Premium	NO	NO	Premium or Estimated Property Value x .0045	Premium or Estimated Property Value x .0045	Premium or Estimated Property Value x .0045	\$0	Premium or Estimated Property Value x .0045
F/G	F/G	904	Property Taxes	NO	NO	Actual bills or millage calculation	Actual bills or millage calculation	Actual bills or millage calculation	Actual bills or millage calculation	Actual bills or millage calculation
F/G	F/G	906	Flood Insurance Premium (If Applicable)	NO	NO	Estimated Property Value x .01	Estimated Property Value x .01	Estimated Property Value x .01	\$0	Estimated Property Value x .01
С	B or C***	1101c	Title- Closing Protection Letter	YES	NO*	\$125	\$125	\$125	\$125	\$0
С	B or C***	1101d	Title- Endorsements	NO*	NO*	\$500	\$500	\$500	\$500	\$0
С	B or C***	1101e	Title- Notary Fee	NO*	NO*	\$50	\$50	\$50	\$50	\$0
C	B or C*** B or C***	1101f	Title- Settlement Fee Title- Courier Fee	NO*	NO*	\$400 if PA, \$600 if NY	\$400 if PA, \$600 if NY	\$400 if PA, \$600 if NY	\$400 if PA, \$600 if NY	\$0 \$0
<u>с</u>	B or C*** B or C***	1110	Title- Wire Fee	NO*	NO*	\$50	\$50 \$50	\$50	\$50	\$0 \$0
В	B	1102a	Settlement/Closing Fees	NO	NO	950	\$150 if PA, \$205 if NY lien search, if applicable	\$150 if PA, \$205 if NY lien search, if applicable	\$150 if PA, \$205 if NY lien search, if applicable	\$0
н	н	1103	Owner's Title Ins (Purchase)	NO*	NO*	\$0	\$0	\$0	PA Agent Table Basic Issue: Property value figure minus Ioan amount figure	\$0
с	B or C***	1104	Title- Lender's Title Insurance	NO*	NO*	PA Agent Table Basic Issue for Ioan amount	PA Agent Table Basic Issue for Ioan amount	PA Agent Table Basic Issue for Ioan amount	PA Agent Table Basic Issue for Ioan amount	\$0
С	B or C***		Certificate of Title	NO*	NO*	\$0	\$0	\$0	\$0	\$0
E	E	1202	Deed Recording Fees	NO	NO	\$0	\$0	\$0	\$65 if PA, \$190 if NY improved, \$315 if NY unimproved	\$0
E	E		Mortgage Recording Fees	NO	NO	\$300 PA/NY, \$450 CEMA	\$300 PA/NY	\$300 PA/NY, \$450 CEMA	\$300 PA/NY, \$450 CEMA	\$0
E	E	1203	Transfer Tax (PA)	NO	NO	\$0	\$0	\$0	Purchase: 1% of sales price	\$0
E	E	1206	Title Recording Fees	NO	NO	\$86	\$86	\$86	\$0	\$86
E	E	1204Bo 1209Ba	City/County Tax/Stamps (NY)	NO	NO	1% of loan amount if Steuben, .5% of loan amount if Chemung, Tioga, Tompkins (research all others)	1% of loan amount if Steuben, .5% of loan amount if Chemung, Tioga, Tompkins (research all others)	1% of loan amount if Steuben, .5% of loan amount if Chemung, Tioga, Tompkins (research all others)	1% of loan amount if Steuben, .5% of loan amount if Chemung, Tioga, Tompkins (research all others)	\$0

Process: Lender completes application milestone. Discloser completes disclosure milestone and sends preliminary documents to borrower. <u>Changed Circumstances</u>: Lender becomes aware of changed circumstance and requests a redisclosure in Encompass. Discloser sends new LE within 3 days of bank knowing changed circumstance. Escrow & prepaid interest will show up when necessary based on how the Encompass fields are completed.

*Owners and Lender's Title Insurance amounts are only included in the HOEPA calculation if the insurance provider is BSS.

***B when a service provider has been selected from the identified list. If in this group, the fee falls in the 0% category. C when a service provider is selected that is not on the identified list. If in this group, the fee falls in the unlimited category. ~Homeowners insurance on line 903 (and flood ins) should be for 12 months. In 1000s, homeowners/flood is for 2 months while taxes are for 12 months. Pick due dates that coincide with these months. *Owners and Lender's Title Insurance amounts are only included in the HOEPA calculation if the insurance provider is BSS.

Cannot Increase

Cannot increase more than 10%

Unlimited Increase

	Actual Credit Report Fees:		
Single TransUnion: \$20.10	Joint TransUnion:	Joint TransUnion: \$39.95	
Single Trimerge: \$59.85	Joint Trimerge:	Joint Trimerge: \$119.45	
Single Softpull: \$31.60	Joint Softpull:	Joint Softpull: \$63.20	
Trimerge/Softpull Total: \$91.45	Trimerge/Softpull Total:	Trimerge/Softpull Total: \$182.65	

Encompass Fee Itemization Completion Guide- NJ Mortgages

5/15/2023

All estimated closing costs expire in 10 days at 5:00 PM. Generally, Eastern Standard Time (EST) is November- March and Eastern Davlight Time (EDT) is March-November.
** ALL NL (avcluding L≪) - 125% add on to rate

Loan Est. Block	Clos Discl Line	Itemiza tion	Description	Finance Charge	HOEPA & QM	Fixed Rate and ARM Mortgage Products	MPF	FTHB / Genworth (NO REL DISC)	Construction to Perm
A	A	801a	Loan Origination Fee (%)	YES	YES	\$0	CAN'T CHARGE BY REGULATION. Discount points can be charged.	CAN'T CHARGE BY REGULATION. Discount points can be charged.	CAN'T CHARGE BY REGULATION Discount points can be charged. If Construction: Loan amount up to \$200,000 – \$1,000; Ioan amount of \$200,001-\$300,000 = \$2,000; Ioan amount of \$300,001 to \$750,000 = \$4,000; Ioan amount of \$750,001 and above = \$5,000 (add to Application Fee)
A	A	801a	Administration Fee	YES	YES	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION
А	A		Application Fee	YES	YES	\$795	\$795	\$795	\$795
A	A	801c 801d	Processing Fee	YES YES	YES YES	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION
A	A	801u 801g	Underwriting Fee C&N Appraisal/Evaluation	NO	YES	NA	NA	NA	NA
А	А		Appraisal Review Fee	NO	YES	\$50 if certified appraisal (add to Application Fee)	\$50 if certified appraisal (add to Application Fee)	\$50 if certified appraisal (add to Application Fee)	\$50 if certified appraisal (add to Application Fee)
А	А	801i	Appraisal Technical Review	NO	YES	\$125 if loan amount >= \$350,000 (add to Application Fee)	\$125 if loan amount >= \$350,000 (add to Application Fee)	\$125 if loan amount >= \$350,000 (add to Application Fee)	\$125 if loan amount >= \$350,000 (add to Application Fee)
A	А	801k	Construction Administration Fee	YES	YES		\$0	\$0	\$225 if construction (add to Application Fee)
А	А	8011	Final Appraisal Fee (C&N appraisal)	YES	YES	NA	NA	NA	NA
A	А	801m	Rate Lock Extension Fee	YES	YES	\$0	Amount determined by investor	\$0	\$0
A	A	801n	Construction Conversion Fee	YES	YES	\$0	\$0	\$0	\$250
A	A		Final Appraisal Review Fee (for 2nd As-Completed Appraisal)	YES	YES	\$0	\$0	\$0	\$0
A	А		Final Appraisal Technical Review (for 2nd As-Completed	YES	YES	\$0	\$0	\$0	\$0
A	A		Appraisal) Coupon Book	YES	YES	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION
A	A		Float Down Fee	YES	YES	\$250.00 if exercised (add to	\$250.00 if exercised (add to	\$250.00 if exercised (add to	\$250.00 if exercised (add to
						Application Fee)	Application Fee)	Application Fee)	Application Fee)
В	В		Appraisal Fee	NO	NO	\$550, if applicable \$119.45 unless more than 2	\$550 \$182.65 unless more than 2	\$550 \$182.65 unless more than 2	\$550 \$182.65 unless more than 2
В	В		Credit Report	NO	NO	borrowers	borrowers	borrowers	borrowers
В	В		Tax Service	YES	NO	\$0	\$89	\$89	\$89
B	B		Flood Certification Final Appraisal Fee (for 2nd As-Completed	YES	NO YES	\$8 for each property \$0	\$8 for each property \$0	\$8 for each property \$0	\$8 for each property \$0
в	в		Appraisal) Appraisal Update Report	YES	YES	\$0	\$0	\$0	\$150 for final inspection + \$900 if loan amount is greater than conforming loan limit at
В			(construction loans only)						UW's discretion.
	В	811	(construction loans only) IRS Tax Transcript Fee	YES	NO	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	UW's discretion. CAN'T CHARGE BY REGULATION
В	B	812		YES		CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	
		812	IRS Tax Transcript Fee Verbal Verfication of		NO				CAN'T CHARGE BY REGULATION
B	B	812 813	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation	YES	NO NO NO	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION
B B B	B B B	812 813 814	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model)	YES YES YES	NO NO NO	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements	CAN'T CHARGE BY REGULATION \$0 \$0	CAN'T CHARGE BY REGULATION \$0 \$0	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION \$5 \$0
B B B	B B B	812 813 814 816	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring	YES YES YES YES	NO NO NO NO	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION \$5 \$0 CAN'T CHARGE BY REGULATION
B B B	B B B	812 813 814 816	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium)	YES YES YES YES	NO NO NO NO YES	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements	CAN'T CHARGE BY REGULATION \$0 \$0	CAN'T CHARGE BY REGULATION \$0 \$0	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION \$5 \$0 CAN'T CHARGE BY REGULATION
B B B	B B B	812 813 814 816	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium	YES YES YES YES	NO NO NO NO	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION \$5 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quo \$0
B B B B	B B B B B	812 813 814 816	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium)	YES YES YES YES	NO NO NO NO YES	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION \$5 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quo \$0 Premium or Estimated Property
B B B B B B	B B B B B B B	812 813 814 816 903	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) NADA MH Valuation	YES YES YES YES NO	NO NO NO NO YES NO	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION \$5 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quo \$0 Premium or Estimated Propert: Value x.0045
B B B B B F/G	B B B B B F/G	812 813 814 816 903 904	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) NADA MH Valuation Homeowner's Ins. Premium	YES YES YES YES NO NO NO	NO NO NO NO YES NO	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION \$5 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quo \$0 Premium or Estimated Propert Value x.0045 Actual bills or millage calculatio Estimated Property Value x.01
B B B B F/G F/G	B B B B B F/G F/G	812 813 814 816 903 904 906 1103	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) NADA MH Valuation Homeowner's Ins. Premium Property, Taxes Flood Insurance Premium (If App Owner's Title Ins (Purchase)	YES YES YES YES NO NO NO	NO NO NO NO YES NO NO NO	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Yalue x.0045 Actual bills or millage calculation	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION S5 S0 CAN'T CHARGE BY REGULATION Amount determined by MI quo S0 Premium or Estimated Property Value x.0045 Actual bills or millage calculatio Estimated Property Value x.01 PA Agent Table Basic Issue:
B B B B F/G F/G H C	B B B B F/G F/G H B or C***	812 813 814 816 903 904 906 1103 1101c	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) MADA MH Valuation Homeowner's Ins. Premium Property Taxes Flood Insurance Premium (If App Owner's Title Ins (Purchase) Title- Closing Protection Letter	YES YES YES YES NO NO NO NO YES	NO NO NO NO YES NO NO NO NO*	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA agent Table Basic Issue: Property value figure minus Ioan amount figure \$125	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Yalue x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus loan amount figure \$125	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION 55 50 CAN'T CHARGE BY REGULATION Amount determined by MI quo 50 Premium or Estimated Property Value x.0045 Actual bills or millage calculatio Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus loa amount figure
B B B B F/G F/G H C C	B B B B F/G F/G F/G H B or C*** B or C***	812 813 814 816 903 904 906 1103 1101c 1101d	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) NADA MH Valuation Homeowner's Ins. Premium Property Taxes Flood Insurance Premium (If App Owner's Title Ins (Purchase) Title-Closing Protection Letter Title- Endorsements	YES YES YES YES NO NO NO NO NO* YES NO*	NO NO NO NO YES NO NO NO NO NO NO*	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x .0045 Actual bills or millage calculation Estimated Property Value x .01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125 \$500	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Yalue x0045 Actual bills or millage calculation Estimated Property Value x01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125 \$500	CAN'T CHARGE BY REGULATION \$0 \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125 \$500	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION S5 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quo 50 Premium or Estimated Property Value x.0045 Actual bills or millage calculatio Estimated Property Value x.01 PA Agent Table Basic Issue: Property Value figure minus loa amount figure \$125 \$500
B B B B F/G F/G H C	B B B B F/G F/G H B or C***	812 813 814 816 903 904 906 1103 1101c 1101d 1101c	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) MADA MH Valuation Homeowner's Ins. Premium Property Taxes Flood Insurance Premium (If App Owner's Title Ins (Purchase) Title- Closing Protection Letter	YES YES YES YES NO NO NO NO YES	NO NO NO NO YES NO NO NO NO*	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA agent Table Basic Issue: Property value figure minus Ioan amount figure \$125	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Yalue x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus loan amount figure \$125	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION 55 50 CAN'T CHARGE BY REGULATION Amount determined by MI quo 50 Premium or Estimated Property Value x.0045 Actual bills or millage calculatio Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus loa amount figure
B B B B F/G F/G H C C C	B B B B F/G F/G F/G H B or C*** B or C***	812 813 814 816 903 904 906 1103 1101c 1101d 1101c	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) NADA MH Valuation Homeowner's Ins. Premium Property Taxes Flood Insurance Premium (If App Owner's Title Ins (Purchase) Title- Closing Protection Letter Title- Endorsements Title- Notary Fee	YES YES YES YES NO NO NO NO* YES NO* NO*	NO NO NO NO NO YES NO NO* NO* NO*	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125 \$500 \$500	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125 \$500 \$50	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125 \$500 \$50	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION \$5 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quo \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculatio Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus loa amount figure \$125 \$500
B B B B F/G F/G H C C C C C C C C	B B B B B F/G F/G B or C*** B or C*** B or C*** B or C***	812 813 814 816 903 904 906 1103 11016 11016 11011 1110	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) NADA MH Valuation Homeowner's Ins. Premium Property Taxes Flood Insurance Premium (If App Owner's Title Ins (Purchase) Title- Closing Protection Letter Title- Notary Fee Title- Notary Fee Title- Settlement Fee Title- Courier Fee	YES YES YES YES NO NO NO NO YES NO* NO* NO* NO* NO* NO*	NO NO* NO* NO* NO* NO* NO* NO*	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x .0045 Actual bills or millage calculation Estimated Property Value x .01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125 \$500 \$ 500 \$ 50	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Yalue x0045 Actual bills or millage calculation Estimated Property Value x01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125 \$500 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	CAN'T CHARGE BY REGULATION \$0 \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Yalue x. 0045 Actual bills or millage calculation Estimated Property Value x. 01 PA Agent Table Basic Issue: Property value figure minus loan amount figure \$125 \$500 \$50	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION S5 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quo 50 Premium or Estimated Property Value x.0045 Actual bills or millage calculatio Estimated Property Value x.01 PA Agent Table Basic Issue: Property Value figure minus loa amount figure \$125 \$500 \$50 \$50 \$50
B B B B F/G F/G F/G H C C C C C C C C B	B B B B F/G F/G F/G B or C***	812 813 814 816 903 904 906 1103 11016 11016 11011 1110	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) MoDa MH Valuation Homeowner's Ins. Premium Property Taxes Flood Insurance Premium (If App Owner's Title Ins (Purchase) Title- Closing Protection Letter Title- Endorsements Title- Notray Fee Title- Settlement Fee Title- Courier Fee	YES YES YES YES NO NO NO NO NO YES NO* NO* NO* NO*	NO NO* NO* NO* NO* NO* NO* NO* NO* NO	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125 \$500 \$500 \$50 \$50 \$50 \$50 \$50	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x. 0045 Actual bills or millage calculation Property Value x. 01 PA Agent Table Basic Issue: Property value gigure minus Ioan amount figure \$125 \$500 \$50 \$50 \$50 \$50 \$50 \$50	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Prenium or Estimated Property Yalue x. 0045 Actual bills or millage calculation Property Value x. 01 PA Agent Table Basic Issue: Property value giure minus Ioan amount figure \$125 \$500 \$50 \$50 \$50 \$50 \$50 \$50 \$	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION 55 50 CAN'T CHARGE BY REGULATION Amount determined by MI quo 50 Premium or Estimated Property Value x.0045 Actual bills or millage calculatio Estimated Property Value x.01 Property value figure minus loa amount figure 5125 550 600 550 550 50
B B B B F/G F/G H C C C C C C C C	B B B B B F/G F/G B or C*** B or C*** B or C*** B or C***	812 813 814 816 903 904 906 1103 11016 11016 11011 11012	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) NADA MH Valuation Homeowner's Ins. Premium Property Taxes Flood Insurance Premium (If App Owner's Title Ins (Purchase) Title- Closing Protection Letter Title- Notary Fee Title- Notary Fee Title- Settlement Fee Title- Courier Fee	YES YES YES YES NO NO NO NO YES NO* NO* NO* NO* NO* NO*	NO NO* NO* NO* NO* NO* NO* NO*	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure miss losa amount figure \$2125 \$200 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Yalue x0045 Actual bills or millage calculation Estimated Property Value x01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125 \$500 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	CAN'T CHARGE BY REGULATION \$0 \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Yalue x. 0045 Actual bills or millage calculation Estimated Property Value x. 01 PA Agent Table Basic Issue: Property value figure minus loan amount figure \$125 \$500 \$50	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION S5 S0 CAN'T CHARGE BY REGULATION Amount determined by MI quo S0 Premium or Estimated Propert Value x .0045 Actual bills or millage calculatio Estimated Property Value x .00 PA Agent Table Basic Issue: Property value figure minus loa amount figure S125 S500 S50 S0 PA Agent Table Basic Issue for
B B B B F/G F/G F/G C C C C C C C C C C C C C C C C C C C	B B B B F/G F/G F/G B or C***	812 813 814 816 903 904 906 1103 1101c 1101c 1101c 1101f 1111 11102a 1102a	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) MoDa MH Valuation Homeowner's Ins. Premium Property Taxes Flood Insurance Premium (If App Owner's Title Ins (Purchase) Title- Closing Protection Letter Title- Endorsements Title- Closing Protection Letter Title- Endorsements Title- Covier Fee Title- Settlement Fee Title- Covier Fee Stettement/Closing Frees Title- Ider's Title Insurance Certificate of Title	YES YES YES YES YES YES YES NO NO NO* YES NO* YES NO* NO NO NO NO	NO NO* NO* NO* NO* NO* NO* NO* NO* NO* NO NO NO NO	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure \$125 \$500 \$50	CAN'T CHARGE BY REGULATION S0 CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION Amount determined by Mi quote S0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property value x.01 PA Agent Table Basic Issue: Property value figure minus loan amount figure S0 S0 S0 S0 PA Agent Table Basic Issue for loan amount S0	CAN'T CHARGE BY REGULATION S0 CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION Amount determined by MI quote S0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property value x.01 PA Agent Table Basic Issue S0 PA Agent Table Basic Issue for Ioan amount S0	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION S5 S0 CAN'T CHARGE BY REGULATION Amount determined by MI quo S0 Premium or Estimated Property Value x.0045 Actual bills or millage calculatic Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus loa amount figure \$50 \$50 \$50 PA Agent Table Basic Issue for Ioan amount \$0
B B B B F/G F/G F/G H C C C C C C C C C C C C C C C C C C	B B B B B F/G F/G H B or C***	812 813 814 814 903 904 906 1103 1101c 1101c 1101c 1101c 1101c 1101c 1101c 1101c 1102a 1102a	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) NADA MH Valuation Homeowner's Ins. Premium Property Taxes Flood Insurance Premium (If App Owner's Title Ins (Purchase) Title- Closing Protection Letter Title- Endorsements Title- Notary Fee Title- Settlement Fee Title- Settlement Fee Settlement/Closing Fees Title- Lender's Title Insurance Certificate of Title Deed Recording Fees	YES YES YES YES YES YES NO NO NO NO NO NO NO NO NO NO NO NO NO	NO NO*	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x .0045 Actual bills or millage calculation Estimated Property Value x .01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125 \$500	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x0045 Actual bills or millage calculation Estimated Property Value x01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$5	CAN'T CHARGE BY REGULATION \$0 \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x. 0045 Actual bills or millage calculation Estimated Property Value x. 01 PA Agent Table Basic Issue: Property value figure minus loan amount figure \$125 \$500 \$50	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION 55 50 CAN'T CHARGE BY REGULATION Amount determined by MI quo 50 Premium or Estimated Property Value x.0045 Actual bills or millage calculatic Estimated Property Value x.01 PA Agent Table Basic Issue 50 550 550 550 550 550 550 550 550 550
B B B B F/G F/G C C C C C C C C C C C C C C C C C C C	B B B B F/G F/G B or C***	812 813 814 816 903 904 906 1103 1101c 1101c 1101f 1101c 1101f 1101a 11014 1202 1202	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) NADA MH Valuation Homeowner's Ins. Premium Property Taxes Flood Insurance Premium (If App Owner's Title Ins (Purchase) Title- Closing Protection Letter Title- Sottlement Fee Title- Sottlement Fee Title- Courier Fee Title- Courier Fee Title- Courier Fee Title- Courier Fee Title- Courier Fee Title- Lender's Title Insurance Certificate of Title Deed Recording Fees	YES YES YES YES YES YES YES NO NO NO NO NO NO NO NO NO NO NO NO NO	NO NO NO NO NO NO NO NO NO NO* NO	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125 \$500 \$	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.0045 Actual bills or millage calculation Stimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.0045 Actual bills or millage calculation Stimated Property Value x.0045 Actual bills or millage calculation Stimated Property Value x.0045 Stop	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.0045 Actual bills or millage calculation Stimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.0045 Actual bills or millage calculation Stimated Property Value x.0045 Actual bills or millage calculation \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION 55 50 CAN'T CHARGE BY REGULATION Amount determined by MI quo 50 Premium or Estimated Property Value x. 0045 Actual bills or millage calculatio Estimated Property Value x.01 PA Agent Table Basic Issue 5125 550 600 550 550 50 50 7 PA gent Table Basic Issue for Ioan amount 50 5150 5150 5150 5150
B B B B F/G F/G F/G H C C C C C C C C C C C C C C C C C C	B B B B B F/G F/G H B or C***	812 813 814 816 903 904 906 1103 1101c 1101d 1101d 1101d 1101c 1101d 1102a 1104 1202 1203	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) NADA MH Valuation Homeowner's Ins. Premium Property Taxes Flood Insurance Premium (If App Owner's Title Ins (Purchase) Title- Closing Protection Letter Title- Endorsements Title- Notary Fee Title- Settlement Fee Title- Settlement Fee Settlement/Closing Fees Title- Lender's Title Insurance Certificate of Title Deed Recording Fees	YES YES YES YES YES YES NO NO NO NO NO NO NO NO NO NO NO NO NO	NO NO*	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure \$125 \$500 \$	CAN'T CHARGE BY REGULATION S0 S0 CAN'T CHARGE BY REGULATION Amount determined by MI quote S0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure S125 S50 600 S50 S50 S0 PA Agent Table Basic Issue for Ioan amount S0 S150 S300 S0 S	CAN'T CHARGE BY REGULATION S0 CAN'T CHARGE BY REGULATION Amount determined by MI quote S0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus Ioan amount figure S125 S50 600 S50 S50 PA Agent Table Basic Issue for Ioan amount S0 S310 S30 S30 S30 S30 S30 S30 S30 S30 S30 S3	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION 55 50 CAN'T CHARGE BY REGULATION Amount determined by MI quo 50 Premium or Estimated Property Value x.0045 Actual bills or millage calculatio Estimated Property value x.01 PA Agent Table Basic Issue Property value figure minus loa amount figure 5125 550 550 550 550 550 550 550 550 550 5
B B B B F/G F/G C C C C C C C C C C C C C C C C C C C	B B B B F/G F/G F/G F/G Bor C*** E	812 813 814 816 903 904 906 1103 1101c 1101d 1101e 11011 11012 11014 11023 1104 1202 1203 1203 1203 1204	IRS Tax Transcript Fee Verbal Verfication of Employment Simplifile- electronic filing fee AVM (Automated Valuation Model) Lereta Tax Monitoring Mortgage Insurance Premium (Single Premium) NADA MH Valuation Homeowner's Ins. Premium Property Taxes Flood Insurance Premium (If App Owner's Title Ins (Purchase) Title- Closing Protection Letter Title- Notary Fee Title- Notary Fee Title- Settlement Fee Title- Settlement Fee Title- Settlement Fee Title- Under's Title Insurance Certificate of Title Deed Recording Fees Totars (PA)	YES YES YES YES YES YES NO NO NO* NO NO NO NO NO NO NO	NO NO NO NO NO NO NO NO NO NO* NO NO	CAN'T CHARGE BY REGULATION \$4.75 \$15 if within requirements CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x .0045 Actual bills or Actual bills or Sono amount figure minus loan amount figure \$2125 \$500 \$50	CAN'T CHARGE BY REGULATION \$0 \$0 CAN'T CHARGE BY REGULATION Amount determined by MI quote \$0 Premium or Estimated Property Value x. 0045 Actual bills or millage calculation Estimated Property Value x. 01 PA Agent Table Basic Issue: Property value figure minus loan amount figure \$125 \$50 \$60 \$50 \$50 \$60 \$50 \$60 \$50 \$50 \$60 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$5	CAN'T CHARGE BY REGULATION S0 CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION Amount determined by MI quote S0 Premium or Estimated Property Value x.0045 Actual bills or millage calculation Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure S125 S50 S50 S50 S50 S50 S50 S50 S50 S50 S5	CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION CAN'T CHARGE BY REGULATION S5 S0 CAN'T CHARGE BY REGULATION Amount determined by MI quo S0 Premium or Estimated Propert Value x.0045 Actual bills or millage calculatio Estimated Property Value x.01 PA Agent Table Basic Issue: Property value figure minus for amount figure S125 S50 S0 S0 PA Agent Table Basic Issue for Ioan amount S0 S150 S150 S150 S10 S10 S150 S10 S10 S10 S10 S10 S10 S10 S10 S10 S1

Cannot Increase Cannot increase more than 10% Unlimited Increase

Process: Lender completes application milestone. Discloser completes disclosure milestone and sends preliminary documents to borrower. <u>Changed Circumstances</u>: Lender becomes aware of changed circumstance and requests a redisclosure in Encompass. Discloser sends new LE within 3 days of bank knowing changed circumstance. Escrow & prepaid interest will show up when necessary based on how the Encompass fields are completed. *Owners and Lender's Title Insurance amounts are only included in the HOEPA calculation if the insurance provider is BSS. ***B when a service provider has been selected from the identified list. If in this group, the fee falls in the 0% category. C when a service provider is selected that is not on the identified list. If in this group, the fee falls in the 0% category.

*Homeowners insurance on line 903 (and flood ins) should be for 12 months. In 1000s, homeowners/flood is for 2 months while taxes are for 12 months. Pick due dates that coincide with these months. *Owners and Lender's Title Insurance amounts are only included in the HOEPA calculation if the insurance provider is BSS.

	Actual Credit Report Fees:
Single TransUnion: \$20.10	Joint TransUnion: \$39.95
Single Trimerge: \$59.85	Joint Trimerge: \$119.45
Single Softpull: \$31.60	Joint Softpull: <u>\$63.20</u>
Trimerge/Softpull Total: \$91.45	Trimerge/Softpull Total: \$182.65

Encompass Fee Itemization Completion Guide- NJ Home Equity & Land

Loan						Home Improvement			
Est.	Clos Discl Line	Itemiza tion	Description	Finance Charge	HOEPA & QM	(Construction with home equity	EcoEquity (NO REL DISC)	Home Equity Term	Improved & Unimproved Land
Block				-		pricing)			
A	A	801a	Loan Origination Fee (%)	YES	YES	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION
A	A		Administration Fee	YES	YES	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION
A	A		Application Fee	YES	YES	\$795	\$250	\$250	\$795
A	A		Processing Fee	YES	YES	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION
A	A	801d	Underwriting Fee	YES	YES	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION
А	A	801g	C&N Appraisal/Evaluation	NO	YES	NA	NA	NA	NA
А	А	801h	Appraisal Review Fee	NO	YES	\$50 if certified appraisal (add to Application Fee)	NA	\$50 if certified appraisal (add to Application Fee)	\$50 if certified appraisal (add to Application Fee)
A	А	801i	Appraisal Technical Review	NO	YES	\$125 if loan amount >= \$350,000 (add to Application Fee)	NA	\$125 if loan amount >= \$350,000 (add to Application Fee)	\$125 if loan amount >= \$350,000 (add to Application Fee)
А	А	801k	Construction Administration Fee	YES	YES	\$225 if construction (add to Application Fee)	NA	\$0	\$0
А	А	8011	Final Appraisal Fee (C&N appraisal)	YES	YES	NA	NA	NA	NA
Α	A	801m	Rate Lock Extension Fee	YES	YES	\$0	\$0	\$0	\$0
A	А		Final Appraisal Review Fee (for 2nd As-Completed Appraisal)	YES	YES	\$0	NA	\$0	\$0
A	A		Final Appraisal Technical Review (for 2nd As-Completed Appraisal)	YES	YES	\$0	NA	\$0	\$0
А	A		Coupon Book	YES	YES	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION
А	А		Float Down Fee	YES	YES	\$0	\$0	\$0	\$0
В	В		Appraisal Fee	NO	NO	550, if applicable	NA	550, if applicable	550, if applicable
в	В					\$119.45 unless more than 2	\$119.45 unless more than 2	\$119.45 unless more than 2	\$119.45 unless more than 2
в	в	805	Credit Report	NO	NO	borrowers	borrowers	borrowers	borrowers
В	В	806	Tax Service	YES	NO	\$0	\$0	\$0	\$0
В	В	807	Flood Certification	YES	NO	\$8 for each property	\$8 for each property	\$8 for each property	\$8 for each property
В	В	809	Final Appraisal Fee (for 2nd As-Completed Appraisal)	YES	YES	\$250	NA	\$0	\$0
В	В	810	Appraisal Update Report (construction loans only)	YES	YES	\$0	\$0	\$0	\$0
В	В	811	IRS Tax Transcript Fee	YES	NO	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION
В	В	812	Verbal Verfication of Employment	YES	NO	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION
В	В		Simplifile- electronic filing fee	YES	NO	\$4.75	\$4.75	\$4.75	\$4.75
В	В	814	AVM (Automated Valuation Model)	YES		\$0	\$0	\$15 if within requirements	\$15 if within requirements
В	В	816	Lereta Tax Monitoring	YES	NO	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION
в	в		Mortgage Insurance Premium	YES	YES	\$0	\$0	\$0	\$0
			(Single Premium)						
В	В		NADA MH Valuation	NO	NO	\$0	\$0	\$0	\$0
F/G	F/G	903	Homeowner's Ins. Premium	NO	NO	Premium or Estimated Property Value x .0045	Premium or Estimated Property Value x .0045	Premium or Estimated Property Value x .0045	\$0
F/G	F/G	904	Property Taxes	NO	NO	Actual bills or millage calculation	Actual bills or millage calculation	Actual bills or millage calculation	Actual bills or millage calculation
F/G	F/G	906	Flood Insurance Premium (If Applicable)	NO	NO	Estimated Property Value x .01	Estimated Property Value x .01	Estimated Property Value x .01	\$0
н	н		Owner's Title Ins (Purchase)	NO*	NO*	\$0	\$0	\$0	PA Agent Table Basic Issue: Property value figure minus Ioan amount figure
С	B or C***		Title- Closing Protection Letter	YES		\$125	\$125	\$125	\$125
С	B or C***		Title- Endorsements	NO*		\$500	\$500	\$500	\$500
С	B or C***	1101e	Title- Notary Fee	NO*	NO*	\$50	\$50	\$50	\$50
с	B or C***	1101f	Title- Settlement Fee	NO*	NO*	\$600	\$600	\$600	\$600
С	B or C***	1110	Title- Courier Fee	NO*	NO*	\$50	\$50	\$50	\$50
С			Title- Wire Fee	NO*	NO*	\$50	\$50	\$50	\$50
В	В	1102a	Settlement/Closing Fees	NO	NO	\$150	\$150	\$150	\$150
с	B or C***	1104	Title- Lender's Title Insurance	NO*	NO*	PA Agent Table Basic Issue for	PA Agent Table Basic Issue for	PA Agent Table Basic Issue for	PA Agent Table Basic Issue for Ioan
						loan amount	loan amount	loan amount	amount
С	B or C***		Certificate of Title	NO*		\$0	\$0	\$0	\$0
Е	E	1202	Deed Recording Fees	NO		\$0	\$0	\$0	\$0
E	E	1202	Mortgage Recording Fees	NO	NO	\$300	\$300	\$300	\$300
Е	E		Transfer Tax (PA)	NO		\$0	\$0	\$0	\$0
E	E		Title Recording Fees	NO	NO	\$86	\$0	\$86	\$0
Е	E	1204Bo 1209Ba	City/County Tax/Stamps (NY)	NO	NO	\$0	\$0	\$0	\$0

Cannot Increase Cannot increase more than 10% Unlimited Increase Cannot Increase

Process: Lender completes application milestone. Discloser completes disclosure milestone and sends preliminary documents to borrower.

Changed Circumstances: Lender becomes aware of changed circumstance and requests a redisclosure in Encompass. Discloser sends new LE within 3 days of bank knowing changed circumstance. Escrow & prepaid interest will show up when necessary based on how the Encompass fields are completed.

***B when a service provider has been selected from the identified list. If in this group, the fee falls in the 0% category. C when a service provider is selected that is not on the identified list. If in this group, the fee falls in the unlimited category.

~Homeowners insurance on line 903 (and flood ins) should be for 12 months. In 1000s, homeowners/flood is for 2 months while taxes are for 12 months. Pick due dates that coincide with these months. *Owners and Lender's Title Insurance amounts are only included in the HOEPA calculation if the insurance provider is BSS.

	Actual Credit Report Fees:		
Single TransUnion: \$20.10	Joint TransUnion:	Joint TransUnion: \$39.95	
Single Trimerge: \$59.85	Joint Trimerge:	Joint Trimerge: \$119.45	
Single Softpull: <u>\$31.60</u>	Joint Softpull:	Joint Softpull: <u>\$63.20</u>	
Trimerge/Softpull Total: \$91.45	Trimerge/Softpull Total:	Trimerge/Softpull Total: \$182.65	

FEES FOR SERVICES FOR NEW LOANS SHALL BE AS SET FORTH BELOW:

								<u> </u>					
AL	\$ 80	CT	\$106	ID	\$ 75	LA	\$114	MS	\$ 80	NJ	\$106	OK	\$75
AK	\$114	DE	\$ 80	IL	\$ 84	ME	\$106	MO	\$ 80	NM	\$ 75	OR	\$ 75
AZ	\$ 75	DC	\$ 80	IN	\$ 84	MD	\$ 80	MT	\$75	NY	\$106	PA	\$114
AR	\$ 80	FL	\$ 75	IA	\$ 75	MA	\$ 95	NE	\$75	NC	\$75	RI	\$106
CA	\$75	GA	\$ 84	KS	\$ 75	MI	\$ 84	NV	\$75	ND	\$75	SC	\$75
CO	\$ 75	HI	\$ 84	KY	\$ 94	MN	\$ 84	NH	\$106	OH	\$ 84	SD	\$ 75

• New Residential Loans will be serviced for the following fees per loan by state:

 For each new loan, an additional fee of \$10.00 will be added for each \$100,000, or portion thereof, \$500,000.

• An additional \$10.00 per parcel fee will be charged for each additional parcel in excess of one (1) p

EFFECTIVE 10/1/2022:

			Fees										
AK	\$120	DC	\$84	IL	\$89	ME	\$112	ND	\$79	OH	\$89	TN	\$8
AL	\$84	DE	\$84	IN	\$89	MI	\$89	NE	\$79	OK	\$79	TX	\$1
AR	\$84	FL	\$79	KS	\$79	MN	\$89	NH	\$112	OR	\$79	UT	\$7
AZ	\$79	GA	\$89	KY	\$99	MO	\$84	NJ	\$112	PA	\$120	VA	\$9
CA	\$79	н	\$89	LA	\$120	MS	\$84	NM	\$79	RI	\$112	VT	\$1
co	\$79	IA	\$79	MA	\$100	MT	\$79	NV	\$79	SC	\$79	WA	\$7
CT	\$112	ID	\$79	MD	\$84	NC	\$79	NY	\$112	SD	\$79	WI	\$7

TN	\$ 84	WV	\$ 80
TX	\$106	WI	\$75
UT	\$ 75	WY	\$ 75
VT	\$95		
VA	\$ 94	PR	\$114
WA	\$ 75	VI	\$114

of loan balance in excess of

er loan.

39	w	\$84
12	WY	\$79
79		
99	GU	\$0
00	MP	\$0
79	PR	\$120
79	VI	\$120

EXHIBIT C: FEE SCHEDULE

AVM Price Schedule:

CASATM	\$	PASS®
CMV (Value Wizard)	\$	PowerBase 186
GEOAVM Core	\$	PSARez
Home Price Analyzer® (HPA®)	\$12.00	RealInfo Real Assessment™
HVE® (Freddie Mac)	\$8.00	RELAR AVM
HVC® (Freddie Mac)	\$	ValuePoint®4
i-Val™ by Real Info	\$11.00	VeroVALUE (Veros™)

Additional AVMs available to C	ustomer (if applicable)	
SiteX	\$11.00	HPA
Property Verify Value AVM	\$3.50	

\$	1	1	ĺ)()
\$	1	2	()()
S					
S	1	1	()()
\$	1	1	()()
\$	1	I	()(9
S	1	5	l)()

11

\$12.00

\$