

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	Itemization	Description	Finance Charge	HOEPA & QM	Fixed Rate and ARM Mortgage Products	MPF	FTHB / Genworth (N/A PA, NY)	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 = .125%; 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
A	A	801b	Application Fee	YES	YES	\$0	\$0	\$0	\$0
A	A	801c	Processing Fee	YES	YES	\$795	\$795	\$795	\$795. Waived if constr paying off C&N loan
A	A	801d	Underwriting Fee	YES	YES	\$0	\$0	\$0	\$0
A	A	801g	C&N Appraisal/Evaluation	NO	YES	\$375	\$0	\$0	\$0
A	A	801h	Appraisal Review Fee	NO	YES	\$50 if certified appraisal, \$0 if eval	\$50	\$50	\$50 per appraisal completed**
A	A	801i	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**
A	A	801k	Construction Administration Fee	YES	YES	\$0	\$0	\$0	\$225 if construction (waived if FLH Preferred)
A	A	801l	Final Appraisal Fee (C&N appraisal)	YES	YES	\$0	\$0	\$0	\$100
A	A	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	A		Final Appraisal Technical Review (for 2nd As-Completed Appraisal)	YES	YES	\$0	\$0	\$0	\$0
A	A		Coupon Book	YES	YES	Fixed: \$45, if applicable ARM: Coupon books not available	\$0	\$0	\$0
A	A		Float Down Fee	YES	YES	\$250.00 if exercised	\$0	\$0	\$0
B	B	804	Appraisal Fee	NO	NO	\$550, if applicable	\$550	\$550	\$550
B	B	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
B	B	806	Tax Service	YES	NO	\$0	97 if PA, \$89 if NY	97 if PA, \$89 if NY	97 if PA, \$89 if NY
B	B	807	Flood Certification	YES	NO	\$8 for each property	\$8 for each property	\$8 for each property	\$8 for each property
B	B	809	Final Appraisal Fee (for 2nd As-Completed Appraisal)	YES	YES	\$0	\$0	\$0	\$150 if construction per visit
B	B	810	Appraisal Update Fee	YES	YES	\$0	\$0	\$0	\$900 (est 6 inspections at \$150 each) if inspections by appraiser
B	B	811	IRS Tax Transcript Fee	YES	NO	\$0	\$9.75 per borrower	\$9.75 per borrower	\$9.75 per borrower
B	B	812	Verbal Verification of Employment	YES	NO	\$0	\$263.80 unless more than 2 borrowers	\$263.80 unless more than 2 borrowers	\$263.80 unless more than 2 borrowers
B	B	813	Simplifile- electronic filing fee	YES	NO	\$4.75	\$0	\$0	\$0
B	B	814	AVM (Automated Valuation Model)	YES	NO	\$15 if within requirements	\$0	\$0	\$0
B	B	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)
B	B		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
B	B		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	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	Estimated Property Value x .01
C	B or C***	1101c	Title- Closing Protection Letter	YES	NO*	\$125	\$125	\$125	\$125
C	B or C***	1101d	Title- Endorsements	NO*	NO*	\$500	\$500	\$500	\$500
C	B or C***	1101e	Title- Notary Fee	NO*	NO*	\$50	\$50	\$50	\$50
C	B or C***	1101f	Title- Settlement 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
C	B or C***	1110	Title- Courier Fee	YES*	NO*	\$50	\$50	\$50	\$50
C	B or C***	1111	Title- Wire Fee	YES*	NO*	\$50	\$50	\$50	\$50
B	B	1102a	Settlement/Closing Fees	NO	NO	\$150 if PA, \$205 if NY lien search, if applicable	\$0	\$0	\$0
H	H	1103	Owner's Title Ins (Purchase)	NO*	NO*	PA Agent Table Basic Issue: Property value figure minus loan amount figure	PA Agent Table Basic Issue: Property value figure minus loan amount figure	PA Agent Table Basic Issue: Property value figure minus loan amount figure	PA Agent Table Basic Issue: Property value figure minus loan amount figure
C	B or C***	1104	Title- Lender's Title Insurance	NO*	NO*	PA Agent Table Basic Issue for loan amount	PA Agent Table Basic Issue for loan amount	PA Agent Table Basic Issue for loan amount	PA Agent Table Basic Issue for loan amount
C	B or C***		Certificate of Title	NO*	NO*	\$0	\$0	\$0	\$0
E	E	1202	Deed Recording Fees	NO	NO	\$150	\$150	\$150	\$150
E	E	1202	Mortgage Recording Fees	NO	NO	\$300 PA/NY, \$450 CEMA	\$300 PA/NY, \$450 CEMA	\$300 PA/NY	\$300 PA/NY, \$450 CEMA
E	E	1203	Transfer Tax (PA)	NO	NO	Purchase: 1% of sales price	Purchase: 1% of sales price	Purchase: 1% of sales price	Purchase: 1% of sales price
E	E	1206	Title Recording Fees	NO	NO	\$86	\$0	\$0	\$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, 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)

Cannot increase

Cannot increase more than 10%

Unlimited 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.

*Owners and Lender's Title Insurance amounts are only included in the HOEPA calculation if the insurance provider is B55.

***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 B55.

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.

										LE/CD NOT PRODUCED **LASERPRO**
Loan Est. Block	Clos Disc Line	Itemization	Description	Finance Charge	HOEPA & QM	Home Improvement (Construction with home equity pricing)	EcoEquity (NO RES. USE)	Home Equity Term	Improved & Unimproved Land	Manufactured Housing w/o Real Estate
A	A	801a	Loan Origination Fee (%)	YES	YES	\$0	\$0	\$0	\$0	
A	A	801a	Administration Fee	YES	YES	\$0	\$0	\$0	\$0	\$0
A	A	801b	Application Fee	YES	YES	\$0	\$0	\$0	\$0	\$0
A	A	801c	Processing Fee	YES	YES	\$795	\$250	\$250	\$795	\$300
A	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	\$125 if loan amount >= \$350,000**	\$0	\$125 if loan amount >= \$350,000	\$125 if loan amount >= \$350,000	\$125 if loan amount >= \$350,000
A	A	801k	Construction Administration Fee	YES	YES	\$225	\$0	\$0	\$0	\$0
A	A	801l	Final Appraisal Fee (C&N appraisal)	YES	YES	\$100	\$0	\$0	\$0	\$0
A	A	801m	Rate Lock Extension Fee	YES	YES	\$0	\$0	\$0	\$0	\$0
A	A		Final Appraisal Review Fee (for 2nd As-Completed Appraisal)	YES	YES	\$0	\$0	\$0	\$0	\$0
A	A		Final Appraisal Technical Review (for 2nd As-Completed Appraisal)	YES	YES	\$0	\$0	\$0	\$0	\$0
A	A		Coupon Book	YES	YES	\$0	\$0	\$45, if applicable	\$45, if applicable	\$45, if applicable
A	A		Float Down Fee	YES	YES	\$0	\$0	\$0	\$0	\$0
B	B		Mortgage Insurance Premium (Single Premium)	YES	YES	\$0	\$0	\$0	\$0	\$0
B	B		NADA MH Valuation	NO	NO	\$0	\$0	\$0	\$0	\$20
B	B	804	Appraisal Fee	NO	NO	\$550	\$0	\$550, if applicable	\$450, if applicable	\$0
B	B	805	Credit Report	NO	NO	\$119.45 unless more than 2 borrowers	\$119.45 unless more than 2 borrowers	\$119.45 unless more than 2 borrowers	\$119.45 unless more than 2 borrowers	\$119.45 unless more than 2 borrowers
B	B	806	Tax Service	YES	NO	\$0	\$0	\$0	\$0	\$0
B	B	807	Flood Certification	YES	NO	\$8 for each property	\$8 for each property	\$8 for each property	\$0	\$8 for each property
B	B	809	Final Appraisal Fee (for 2nd As-Completed Appraisal)	YES	YES	\$150	\$0	\$0	\$0	\$0
B	B	810	Appraisal Update Fee	YES	YES	\$900 (est 6 inspections at \$150 each) if inspections by appraiser	\$0	\$0	\$0	\$0
B	B	811	IRS Tax Transcript Fee	YES	NO	\$0.00	\$0.00	\$0	\$0	\$0
B	B	812	Verbal Verification of Employment	YES	NO	\$0	\$0	\$0	\$0	\$0
B	B	813	Simplifile- electronic filing fee	YES	NO	\$4.75	\$4.75	\$4.75	\$4.75	\$0
B	B	814	AVM (Automated Valuation Model)	YES	NO	\$0	\$0	\$15 if within requirements	\$15 if within requirements	\$0
B	B	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
C	B or C***	1101c	Title- Closing Protection Letter	YES	NO*	\$125	\$125	\$125	\$125	\$0
C	B or C***	1101d	Title- Endorsements	NO*	NO*	\$500	\$500	\$500	\$500	\$0
C	B or C***	1101e	Title- Notary Fee	NO*	NO*	\$50	\$50	\$50	\$50	\$0
C	B or C***	1101f	Title- Settlement 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
C	B or C***	1110	Title- Courier Fee	NO*	NO*	\$50	\$50	\$50	\$50	\$0
C	B or C***	1111	Title- Wire Fee	NO*	NO*	\$50	\$50	\$50	\$50	\$0
B	B	1102a	Settlement/Closing Fees	NO	NO	\$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	\$150 if PA, \$205 if NY lien search, if applicable	\$0
H	H	1103	Owner's Title Ins (Purchase)	NO*	NO*	\$0	\$0	\$0	PA Agent Table Basic Issue: Property value figure minus loan amount figure	\$0
C	B or C***	1104	Title- Lender's Title Insurance	NO*	NO*	PA Agent Table Basic Issue for loan amount	PA Agent Table Basic Issue for loan amount	PA Agent Table Basic Issue for loan amount	PA Agent Table Basic Issue for loan amount	\$0
C	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	1202	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

Cannot increase Cannot increase more than 10% Unlimited 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.

*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.

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

Encompass Fee Itemization Completion Guide- NJ 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.
****ALL NJ (excluding L&Is) - .125% add on to rate**

Loan Est. Block	Clos Discr Line	Itemization	Description	Finance Charge	HOEPA & QM	Fixed Rate and ARM Mortgage Products	MPF	FTHB / Genworth (900-960-0000)	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; loan amount of \$200,001-\$300,000 = \$2,000; loan amount of \$300,001 to \$750,000 = \$4,000; loan amount of \$750,001 and above = \$6,000 (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
A	A	801b	Application Fee	YES	YES	\$795	\$795	\$795	\$795
A	A	801c	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
A	A	801g	C&N Appraisal/Evaluation	NO	YES	NA	NA	NA	NA
A	A	801h	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)
A	A	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	A	801k	Construction Administration Fee	YES	YES		\$0	\$0	\$225 if construction (add to Application Fee)
A	A	801l	Final Appraisal Fee (C&N appraisal)	YES	YES	NA	NA	NA	NA
A	A	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	A		Final Appraisal Technical Review (for 2nd As-Completed Appraisal)	YES	YES	\$0	\$0	\$0	\$0
A	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
A	A		Float Down Fee	YES	YES	\$250.00 if exercised (add to Application Fee)	\$250.00 if exercised (add to Application Fee)	\$250.00 if exercised (add to Application Fee)	\$250.00 if exercised (add to Application Fee)
B	B	804	Appraisal Fee	NO	NO	\$550, if applicable	\$550	\$550	\$550
B	B	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
B	B	806	Tax Service	YES	NO	\$0	\$89	\$89	\$89
B	B	807	Flood Certification	YES	NO	\$8 for each property	\$8 for each property	\$8 for each property	\$8 for each property
B	B	809	Final Appraisal Fee (for 2nd As-Completed Appraisal)	YES	YES	\$0	\$0	\$0	\$0
B	B	810	Appraisal Update Report (construction loans only)	YES	YES	\$0	\$0	\$0	\$150 for final inspection + \$900 if loan amount is greater than conforming loan limit at UW's discretion.
B	B	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
B	B	812	Verbal Verification of Employment	YES	NO	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION
B	B	813	Simplify- electronic filing fee	YES	NO	\$4.75	\$0	\$0	\$5
B	B	814	AVM (Automated Valuation Model)	YES	NO	\$15 if within requirements	\$0	\$0	\$0
B	B	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
B	B		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
B	B		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	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 App)	NO	NO	Estimated Property Value x .01	Estimated Property Value x .01	Estimated Property Value x .01	Estimated Property Value x .01
H	H	1103	Owner's Title Ins (Purchase)	NO*	NO*	PA Agent Table Basic Issue: Property value figure minus loan amount figure	PA Agent Table Basic Issue: Property value figure minus loan amount figure	PA Agent Table Basic Issue: Property value figure minus loan amount figure	PA Agent Table Basic Issue: Property value figure minus loan amount figure
C	B or C***	1101c	Title- Closing Protection Letter	YES	NO*	\$125	\$125	\$125	\$125
C	B or C***	1101d	Title- Endorsements	NO*	NO*	\$500	\$500	\$500	\$500
C	B or C***	1101e	Title- Notary Fee	NO*	NO*	\$50	\$50	\$50	\$50
C	B or C***	1101f	Title- Settlement Fee	NO*	NO*	\$600	\$600	\$600	\$600
C	B or C***	1110	Title- Courier Fee	NO*	NO*	\$50	\$50	\$50	\$50
C	B or C***	1111	Title- Wire Fee	NO*	NO*	\$50	\$50	\$50	\$50
B	B	1102a	Settlement/Closing Fees	NO	NO	\$150	\$0	\$0	\$0
C	B or C***	1104	Title- Lender's Title Insurance	NO*	NO*	PA Agent Table Basic Issue for loan amount	PA Agent Table Basic Issue for loan amount	PA Agent Table Basic Issue for loan amount	PA Agent Table Basic Issue for loan amount
C	B or C***		Certificate of Title	NO*	NO*	\$0	\$0	\$0	\$0
E	E	1202	Deed Recording Fees	NO	NO	\$150	\$150	\$150	\$150
E	E	1202	Mortgage Recording Fees	NO	NO	\$300	\$300	\$300	\$300
E	E	1203	Transfer Tax (PA)	NO	NO	\$0	\$0	\$0	\$0
E	E	1206	Title Recording Fees	NO	NO	\$86	\$0	\$0	\$0 (must be 2 closings)
E	E	1204Bo 1209Ba	City/County Tax/Stamps (Mansion Tax)	NO	NO	1% of purchase price when 1-4 family res. purchase price exceeds \$1,000,000	1% of purchase price when 1-4 family res. purchase price exceeds \$1,000,000	1% of purchase price when 1-4 family res. purchase price exceeds \$1,000,000	1% of purchase price when 1-4 family res. purchase price exceeds \$1,000,000

Cannot Increase
Cannot increase more than 10%
Unlimited Increase

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

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*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: <u>\$31.60</u>	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

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

****ALL NJ (excluding L&Ls) - .125% add on to rate**

Loan Est. Block	Clos Disc Line	Itemization	Description	Finance Charge	HOEPA & QM	Home Improvement (Construction with home equity pricing)	EcoEquity (NO NL 50%)	Home Equity Term	Improved & Unimproved Land
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	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
A	A	801b	Application Fee	YES	YES	\$795	\$250	\$250	\$795
A	A	801c	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
A	A	801g	C&N Appraisal/Evaluation	NO	YES	NA	NA	NA	NA
A	A	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	A	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)
A	A	801k	Construction Administration Fee	YES	YES	\$225 if construction (add to Application Fee)	NA	\$0	\$0
A	A	801l	Final Appraisal Fee (C&N appraisal)	YES	YES	NA	NA	NA	NA
A	A	801m	Rate Lock Extension Fee	YES	YES	\$0	\$0	\$0	\$0
A	A		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
A	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
A	A		Float Down Fee	YES	YES	\$0	\$0	\$0	\$0
B	B	804	Appraisal Fee	NO	NO	\$50, if applicable	NA	\$50, if applicable	\$50, if applicable
B	B	805	Credit Report	NO	NO	\$119.45 unless more than 2 borrowers	\$119.45 unless more than 2 borrowers	\$119.45 unless more than 2 borrowers	\$119.45 unless more than 2 borrowers
B	B	806	Tax Service	YES	NO	\$0	\$0	\$0	\$0
B	B	807	Flood Certification	YES	NO	\$8 for each property	\$8 for each property	\$8 for each property	\$8 for each property
B	B	809	Final Appraisal Fee (for 2nd As-Completed Appraisal)	YES	YES	\$250	NA	\$0	\$0
B	B	810	Appraisal Update Report (construction loans only)	YES	YES	\$0	\$0	\$0	\$0
B	B	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
B	B	812	Verbal Verification of Employment	YES	NO	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION	CAN'T CHARGE BY REGULATION
B	B	813	Simplifile- electronic filing fee	YES	NO	\$4.75	\$4.75	\$4.75	\$4.75
B	B	814	AVM (Automated Valuation Model)	YES	NO	\$0	\$0	\$15 if within requirements	\$15 if within requirements
B	B	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
B	B		Mortgage Insurance Premium (Single Premium)	YES	YES	\$0	\$0	\$0	\$0
B	B		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
H	H	1103	Owner's Title Ins (Purchase)	NO*	NO*	\$0	\$0	\$0	PA Agent Table Basic Issue: Property value figure minus loan amount figure
C	B or C***	1101c	Title- Closing Protection Letter	YES	NO*	\$125	\$125	\$125	\$125
C	B or C***	1101d	Title- Endorsements	NO*	NO*	\$500	\$500	\$500	\$500
C	B or C***	1101e	Title- Notary Fee	NO*	NO*	\$50	\$50	\$50	\$50
C	B or C***	1101f	Title- Settlement Fee	NO*	NO*	\$600	\$600	\$600	\$600
C	B or C***	1110	Title- Courier Fee	NO*	NO*	\$50	\$50	\$50	\$50
C	B or C***	1111	Title- Wire Fee	NO*	NO*	\$50	\$50	\$50	\$50
B	B	1102a	Settlement/Closing Fees	NO	NO	\$150	\$150	\$150	\$150
C	B or C***	1104	Title- Lender's Title Insurance	NO*	NO*	PA Agent Table Basic Issue for loan amount	PA Agent Table Basic Issue for loan amount	PA Agent Table Basic Issue for loan amount	PA Agent Table Basic Issue for loan amount
C	B or C***		Certificate of Title	NO*	NO*	\$0	\$0	\$0	\$0
E	E	1202	Deed Recording Fees	NO	NO	\$0	\$0	\$0	\$0
E	E	1202	Mortgage Recording Fees	NO	NO	\$300	\$300	\$300	\$300
E	E	1203	Transfer Tax (PA)	NO	NO	\$0	\$0	\$0	\$0
E	E	1206	Title Recording Fees	NO	NO	\$86	\$0	\$86	\$0
E	E	1204Bo 1209Ba	City/County Tax/Stamps (NY)	NO	NO	\$0	\$0	\$0	\$0

Cannot Increase

Cannot Increase

Cannot increase more than 10%

Unlimited 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.

*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.

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: \$63.20
Trimerge/Softpull Total: \$91.45	Trimerge/Softpull Total: \$182.65

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

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

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

- 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	\$89
AL	\$84	DE	\$84	IN	\$89	MI	\$89	NE	\$79	OK	\$79	TX	\$112
AR	\$84	FL	\$79	KS	\$79	MN	\$89	NH	\$112	OR	\$79	UT	\$79
AZ	\$79	GA	\$89	KY	\$99	MO	\$84	NJ	\$112	PA	\$120	VA	\$89
CA	\$79	HI	\$89	LA	\$120	MS	\$84	NM	\$79	RI	\$112	VT	\$112
CO	\$79	IA	\$79	MA	\$100	MT	\$79	NV	\$79	SC	\$79	WA	\$79
CT	\$112	ID	\$79	MD	\$84	NC	\$79	NY	\$112	SD	\$79	WI	\$79

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

EXHIBIT C: FEE SCHEDULE

AVM Price Schedule:

CASA™	\$	PASS®
CMV (Value Wizard)	\$	PowerBase®6
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 Customer (if applicable)

SiteX	\$11.00	HPA
Property Verify Value AVM	\$3.50	

\$11.00

\$12.00

\$

4 \$11.00

\$11.00

\$11.00

\$15.00

\$12.00

\$