

Loan Estimate (LE) Commonly Used Fees Quick Reference Guide

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

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

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| Section C Services You Can Shop For |
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| Fees disclosed in Section C only <u>when listed</u> on the Service Provider List (If not included on the Service Provider List must include in Section B) |
| <p>Fee placement is determined by whether or not the fee is included on the Service Provider List (SPL).</p> <ul style="list-style-type: none"> • Any fee below that is listed on the SPL is included in <i>Section C – Services You Can Shop For</i>, or • Any fee below not listed on the SPL is included in <i>Section B – Services You Cannot Shop For</i> • Attorney Review Fee (HomeBridge does <u>not</u> require attorney but borrower elects to use own representation) • Closing/Settlement Fee • CPL Fee • Document Prep Fee • Endorsement Fee • Feasibility Study Fee (203k or HomeStyle) • HUD Consultant Fee • Home Inspection Fee • Natural Hazard Report Fee • Notary/Signing Fee • Recording Service Fee • Search and/or Binder Fees • Standard 203(k) Inspection Fee(s) • Survey Fee • Termite/Pest Inspection Fee • Title Review Fee • Title Update Fee • Wire Fee |
| Section E Taxes and Government Fees |
| <ul style="list-style-type: none"> • City/County Tax Stamps • Georgia Residential Mortgage Loan Tax • Recording Deed • Recording Mortgage • Transfer Taxes |
| Section F Prepays |
| <ul style="list-style-type: none"> • Flood Insurance Premium • Hazard/Homeowner Insurance Premium • Per Diem Interest • Property/Real Estate Tax Payment Due |

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| Section G Initial Escrow Payment at Closing |
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| <ul style="list-style-type: none"> Flood Insurance Escrow Deposit Hazard Insurance Escrow Deposit Mortgage Insurance Escrow Deposit Property/Real Estate Tax Escrow Deposit USDA Annual Fee |
| Section H Other |
| <ul style="list-style-type: none"> <li style="background-color: yellow;">Architectural Fee <li style="background-color: yellow;">Engineering Fee Escrow Holdback Home Inspection Fee Home Warranty Fee Owner's Title Insurance (purchase only) <li style="background-color: yellow;">Permit Fee Transaction Coordinator Fee |
| Section J Total Closing Costs |
| <ul style="list-style-type: none"> Credit to Borrower for Interest Rate |