

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

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### Section C Services You Can Shop For

#### Fees disclosed in Section C only when listed on the Service Provider List

(If **not** included on the Service Provider List must include in Section B )

Fee placement is determined by whether or not the fee is included on the Service Provider List (SPL).

- **Any fee below that is listed on the SPL is included in Section C – Services You Can Shop For, or**
- **Any fee below not listed on the SPL is included in Section B – Services You Cannot Shop For**
- Attorney Review Fee (HomeBridge does not 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

- City/County Tax Stamps
- Georgia Residential Mortgage Loan Tax
- Recording Deed
- Recording Mortgage
- Transfer Taxes

### Section F Prepays

- Flood Insurance Premium
- Hazard/Homeowner Insurance Premium
- Per Diem Interest
- Property/Real Estate Tax Payment Due

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