## TRID Fee Placement and Tolerance Chart

### Loan Estimate

<table>
<thead>
<tr>
<th>Section A. Origination Charges</th>
<th>Section B. Services You Cannot Shop For</th>
<th>Section E. Taxes and Other Government Fees</th>
<th>Section E. Services You May Shop For</th>
<th>Section F. Prepaids</th>
<th>Section G. Initial Escrow Payment</th>
<th>Section H. Other</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ZERO Tolerance</strong></td>
<td>Maximum of 13 fees</td>
<td>Only fixed items permitted</td>
<td>Maximum of 14 fees + Addendum</td>
<td>Fixed items+3 fees</td>
<td>Fixed items+5 fees</td>
<td>Maximum of 5 fees</td>
</tr>
<tr>
<td><strong>10% Tolerance</strong></td>
<td>Maximum of 13 fees</td>
<td>Only fixed items permitted</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Unlimited Tolerance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **Appraisal Fee**
- **Assumption Fees**
- **Automated UW fee**
- **Broker Compensation**
- **Discount Points (\% of Loan Amount (Points))**
- **Escrow Waiver**
- **Lender Appraisal**
- **Lender Inspections**
- **Loan Level Pricing Adjustments(LLPA)**
- **Mortgage Broker Fee**
- **Origination Fee**
- **Processing Fee**
- **Rate Lock**
- **Rate Lock Extension**
- **Tax Transcript Fee**
- **Tax Service Fee**
- **Verification Fee** (Employment, Deposit, etc. by Lender)
- **Warehouse Fee**
- **Transfer Taxes** (Includes: Intangible Tax, Tax Stamps and any tax based on a percentage of the loan amount or sales price)
- **Assignment Recording**
- **County deed stamps (if not \%)**
- **POA recording**
- **Release recording**
- **Revenue Stamps (if not \%)**
- **Subordination Recording**

**Note:** Only fixed items permitted. Any other recording fees will be totaled with Mortgage and Deed on one line.

- **Title-Closing Fee**
- **Pest inspection fee**
- **Title-Settlement fee**
- **Survey (Required/Shopable)**
- **Termitie Inspection**
- **Title- Lender’s Title Policy**
- **Title-Search(SPL)**
- **Title – All services provided**
- **Title-Warranty Deed (lender required)**

**Note:** Services selected from provider list will maintain a 10% tolerance.

### Closing Disclosure

<table>
<thead>
<tr>
<th>Section A. Origination Charges</th>
<th>Section B. Services You Did Not Shop For</th>
<th>Section E. Taxes and Other Government Fees</th>
<th>Section E. Services You Did Not Shop For</th>
<th>Section C. Services You Did Not Shop For</th>
<th>Section F. Prepaids</th>
<th>Section G. Initial Escrow Payment</th>
<th>Section H. Other</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ZERO Tolerance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>10% Tolerance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Unlimited Tolerance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Note:** Any fee which is charged by creditor, or investor, by proxy considered charged by an originator, and disclosed in Section A. Example: LLPA, Rate Extensions, Tax Service

**Note:** If you did not provide a list, or redisclosed for a shopable fee without a new provider list option, the fee(s) will be 10% tolerance.

**Note:** Transfer Taxes- Be sure to verify these fees in any state you are not familiar with. It is a simple and often costly mistake.

**Note:** Any service provided in association with the title order will be labeled “Title -” and follow title fees even if third party. Example: notary, e-recording.

**Note:** This includes any past due taxes, taxes due within 60 days, and first year’s premiums to be paid out on insurance.

**Note:** This includes amounts paid into escrow account to be disbursed at a later time, and cushion.

**Note:** Section includes optional fees, and R.E. fees required per the purchase contract, which are not required by the lender.

---

As of 10/1/2017 By VS