

TRID Fee Placement and Tolerance Chart

Loan Estimate								
ZERO Tolerance			10% Tolerance	Unlimited Tolerance				
Section A. Origination Charges	Section B. Services You Cannot Shop For	Section E. Taxes and Other Government Fees	Section E. Taxes and Other Government Fees	Section C. Services You May Shop For	Section F. Prepaids	Section G. Initial Escrow Payment	Section H. Other	
Maximum of 13 fees	Maximum of 13 fees	Only fixed items permitted	Only fixed items permitted	Maximum of 14 fees + Addendum	Fixed items+3 fees	Fixed items+5 fees	Maximum of 5 fees	
<ul style="list-style-type: none"> Application Fee Assumption Fees Automated UW Broker Compensation Discount Points (_ % of Loan Amount (Points)) Escrow Waiver Lender Appraisal Lender Inspections Loan Level Pricing Adjustments(LLP A) Mortgage Broker Fee Origination Fee Processing Fee Rate Lock Rate Lock Extension Tax Transcript Fee Tax Service Fee Underwriting Fee Verification Fee (Employment, Deposit, etc. by Lender) Warehouse Fee 	<ul style="list-style-type: none"> Appraisal Fee Appraisal Management Fee Credit Report Document Preparation (Lenders Attorney) Flood Determination Flood Monitoring Gov't Funding Fees (Assistance Programs) HOA Certification MERS Registration Survey (Required) Tax Status Research Fee Third Party Subordination Fee Title-Closing Protection Letter Upfront MI FHA (UFMIP) USDA Guarantee Fee VA Funding Fee Verification Fee (3rd Party) Title-Search 	<ul style="list-style-type: none"> Transfer Taxes (Includes; Intangible Tax, Tax Stamps and any tax based on a percentage of the loan amount or sales price) 	<ul style="list-style-type: none"> Assignment Recording County deed stamps (if not %) POA recording Release recording Revenue Stamps (if not %) Subordination Recording <p>Note: No additional lines may be added for recording. Any other recording fees will be totaled with Mortgage and Deed on one line.</p>	<ul style="list-style-type: none"> Title-Closing Fee Pest inspection fee Title-Settlement fee Survey (Required/ Shopable) Termite Inspection Title- Lender's Title Policy Title-Search(SPL) Title – All services provided Title-Warranty Deed (lender required) 	<ul style="list-style-type: none"> Homeowner's Insurance Flood Insurance Mortgage Insurance (PMI Single Premium (based on specific length of time) Prepaid Interest (per diem) Real Estate Taxes Past Due Real Estate Taxes 	Deposit / Escrow Cushion For: <ul style="list-style-type: none"> Homeowner's Flood Insurance Monthly MIP/PMI Real Estate Taxes 	<ul style="list-style-type: none"> Real Estate Broker Commissions (paid by consumer only on LE) Credit Life & Disability Insurance Debt Cancellation or Suspension Insurance HOA or Condo Transfer Fees (all fees associated with transfer) Home Warranty-Appliances and systems (optional) Inspection fees (Per Sales Contract/Not required by lender) Title-Owners Title Policy (optional) Survey Fee(At consumer's option) Warranty Deed (seller's paid by consumer) Title-OTP Endorsements (Optional) 	
				Are any of the WLSP provider's your affiliates? <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">Yes</div> <div style="border: 1px solid black; padding: 2px;">No</div> </div>	<p>Note: Services <i>not required</i> by the lender may be provided by the creditor or its affiliates and remain in the unlimited tolerance category if disclosed in good faith.</p>			
				Did the consumer select a provider from your list? <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">Yes</div> <div style="border: 1px solid black; padding: 2px;">No</div> </div>				
Closing Disclosure								
ZERO Tolerance			10% Tolerance	Unlimited Tolerance				
Section A. Origination Charges	Section B. Services You Did Not Shop For	Section E. Taxes and Other Government Fees	Section E. Taxes and Other Government Fees	Section C. Services You Did Shop For	Section F. Prepaids	Section G. Initial Escrow Payment	Section H. Other	
<p>Note: Any fee which is charged by creditor, or investor, is by proxy considered charged by an originator, and disclosed in Section A. Example: LLPA, Rate Extensions, Tax Service</p>	<p>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.</p>	<p>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.</p>	<p>Section B. Services You Did Not Shop For</p> <p>Note: Services selected from provider list will maintain a 10% tolerance.</p>	<p>Note: Any service provided in association with the title order will be labeled "Title -" and follow title fees even if third party. Example: notary, or e-recording.</p>	<p>Note: This includes any past due taxes, taxes due within 60 days, and first year's premiums to be paid out on insurance.</p>	<p>Note: This includes amounts paid into escrow account to be disbursed at a later time, and cushion.</p>	<p>Note: Section includes optional fees, and R.E. fees required per the purchase contract, which are not required by the lender</p>	