

APR ITEMS ("Finance Charges")

Administrative Fee	Lender Inspection Fees
Amortization Schedule	Loan Coordination Fees
Application Fee (if only sometimes charged)	Loan Delivery Fee
Appraisal Review (Review by Lender)	Loan Origination
Assignment Fee	Loan Tie-in Fee
Assumption Fee	Lock-In Fee
Attorney Fees	Long Distance (to Lender)
Bank Fee	MERS File Registration Fee
Broker's Fees to Borrower	Messenger Fee
Buydown/Subsidy Fee (Borrower's Portion)	Modification Fee
CEM Fee	Mortgage Insurance
Closing Fee	Mortgage Satisfaction Fee
Commitment Fee	Origination Fee
Completion Inspection fee	Per Diem Interest
Compliance / Audit Review Fee	Plan Review Fee
Consultant Fee	PMI (Initial Premium)
Construction Draw Fee	PMI (Reserves)
Construction Final Appraisal Fee	Points
Conversion Fee	Post Closing Fee
Courier Fee (All, Including Payoff from Title Co.)	Postage Fees
Credit Life Insurance (if required by Lender)	Prepaid Interest
Discount Fee	Pre-Plan Inspection Fee
Document Review	Processing Fee
Engineers Report (if required by Lender)	Rebate Fee
Escrow Fees to Title Company	Recordation Handling Fee
Escrow Fees to Lender	Recording Fee for Assignment
Escrow Waiver Fee to Lender	Redraw Fee
Express Mail (all, including payoff from Title Co.)	Refinance Fee
Final Inspection Fee	Release Fee
Finder's Fee	Relock Fee
Flood Fee/Flood Cert. (for life of loan monitoring)	Review Fee
Funding Fee	Rush Document Fee
Good Funds Fee (to Lender)	Secondary Marketing/Wholesale Fees
Home Inspection Fee (if required by lender)	Settlement Fees
Inspection/Photo Fee (not to appraiser)	Sub Escrow Fee
Inspection and Handling Fees for staged disbursement of construction loan proceeds	Supplemental Discount
Insuring Fee	Supplemental Origination
Interest	Tax Lien Service Fees
Interest to End of Month (FHA, VA & Conv.)	Tax Service Fee (for life of loan)
Lender Taxes Passed to Borrower	Transaction Fee
	Transfer Fee
	Underwriting Fee
	VA Funding Fee
	VA No-Bid Fee
	Warehouse Fee
	Wire Fee