

PrePaid Fee's to be used for ComplianceEase

The following is a list of **prepaid finance charges** that must be included in APR posted on Bankrate.com. The following (and any other "prepaid finance charges" that can be included in the APR under the Truth-in-Lending Act) must be included in the "Prepaid Finance charges" column when rates are updated. These fees must include the advertiser's direct fees and any fees that will be charged by a third party as part of the lending process. Origination fees and/or broker fees that are based on a percentage of the loan amount rather than a flat fee are points and must be disclosed in origination points.

Fee's to be included

- Administrative Fee
- Amortization Schedule fees
- Application fees (if the loan product does not require these to be charged to all borrowers)
- Attorney States: attorney's fee (if part of the attorney's fee is for loan settlement in a refinance transaction and the amount cannot be broken out, then the attorney's fee must be included as a finance charge).
- Title Closing States: Settlement or closing fee (from GFE line 1101)
- Escrow/Closing Agent/Closing Attorney Fee
- Lender Attorney Fee
- Commitment fees
- Co-op/ condo waiver fee
- Courier fees (if required by lender)
- Discount fees (flat fee rather than points)
- Documentation preparation fees (when not customary in the area. If the title company prepares the docs, this is not included.)
- Escrow waiver fees
- FHA MIP/VA funding fees
- Flood certification fees
- Lender's inspection fees (lender required)
- Loan coordination fees
- Loan tie-in fee (lock fee)
- Money transfer fees
- Origination fees (flat fee rather than points)
- Points (loan discount, loan origination, broker fees)
- Processing fees
- Underwriting fees (broker or Lender)
- Administrative Fee
- Application Fee
- Review fees (underwriting)
- Secondary marketing/ wholesale fees
- Tax Service fees
- Processing Fee
- Loan Tie-In
- Sub Escrow by Title Company to pay off existing Liens on Loan
- Fax Fee by Title Company
- Wire Transfer Fee
- Signing Fee
- Table Funding Fee

Non-Prepaid Finance Charges:

- Credit Report Fee
- Appraisal
- Title Insurance
- Hazard (Property) Insurance
- Property Taxes (paid or impounds for reserves)
- Recording Fees
- 442 Recertification Fee (Lenders require, but not included?)
- Title Binder Fee
- Redraw Fee
- Notary Fee
- Title Policy Premium Fee
- Title Endorsement Fees
- Non-Closing Attorney Fee (retained by borrower)