

TRID FEE PLACEMENT



| Fee Description | LE Location | Tolerance |
|--|---|---|
| Fees paid to the creditor (i.e., Lender's underwriting, processing, wire, or closing fees, points, etc.) | Page 2 – Loan Costs - Block A – Origination Charges | 0% Tolerance |
| Fees paid to a mortgage broker | | |
| Fees paid to an affiliate of the creditor or mortgage broker (i.e., fees to affiliated title company, attorney or settlement agent) | | |
| Transfer Taxes | | |
| <u>Required third-party services for which the consumer isn't permitted to shop, (i.e., appraisers, credit report, flood and tax service vendors)</u> | Page 2 – Other Costs – Block E- Taxes and Other Government Fees | 0% Tolerance |
| Lender Credits | Page 2 – Loan Costs – Block B – Services you Cannot Shop For | |
| | Page 2 – Total Closing Costs – Block J | |
| Charges for services required by the creditor which the consumer was allowed to shop; however, the consumer elected not to shop and selects third-party service provider (non-affiliate) from the Bank's list of providers or asks the Bank to select the provider on their behalf | Page 2 – Loan Costs – Block C – Services You Can Shop For | 10% Tolerance |
| Recording Fees | Page 2 – Other Costs – Block E- Taxes and Other Government Fees | |
| Charges for services required by the creditor if consumer selects third-party service provider not on the Bank's list of providers | Page 2 – Loan Costs – Block C – Services You Can Shop For | No Limits on changes if disclosed in "good faith" |
| Charges paid for third-party services not required by the creditor, including those provided by an affiliate of the creditor | Page 2 – Other Cost – Block H - Other | |
| Property Insurance, Pre-Paid Interest, Amounts Paid into Escrow | Page 2 – Other Cost – Block F- Prepays | |