



# Document Systems, Inc.

20501 South Avalon Boulevard, Suite B • Carson, CA 90746

Phone: 800-649-1362 • Fax: 800-564-1362

Website: [www.docmagic.com](http://www.docmagic.com) • Email: [compliance@docmagic.com](mailto:compliance@docmagic.com)

## FINANCE CHARGES

This matrix is distributed to provide general information about the subject matter covered and should not be utilized as a substitute for professional advice for your specific situation. If you require such advice, please consult with your own professional advisers.

Charge Code	Finance Charge Name	Finance Charge	Citation
ATS	Abstract Title Search	N	Reg. Z § 226.4(c)(7)(i)
AI	Accident Insurance	N <sup>1</sup>	Reg. Z § 226.4(d)(1)
ADM	Administration Fee	Y	Reg. Z § 226.4(b)(2)
APF	Application Fee	Y <sup>4</sup>	Reg. Z § 226.4(c)(1)
AF	Appraisal Fee	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(iv)
AR	Appraisal Review Fee	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(iv)
ASF	Assignment Fee	Y	Reg. Z § 226.4(b)(6)
ASM	Assumption Fee	Y	Reg. Z § 226.4(b)(3)
ATF	Attorneys Fee	Y	Reg. Z § 226.4(c)(7)
ATR	Attorney Trust Review	Y	Reg. Z § 226.4(c)(7)
BF	Broker Fee	Y	Reg. Z § 226.4(a)(3)
BDF	Buydown Fee	Y	Reg. Z § 226.4(b)(3)
CSM	City Stamp Mortgage	N	Official Staff Commentary § 226.4(a)-5(iii)
CTS	City Tax Stamps	N	Official Staff Commentary § 226.4(a)-5(iii)
CF	Closing Fee	Y	Official Staff Commentary § 226.4(a)(2)-2
COM	Commitment Fee	Y	Reg. Z § 226.4(b)(3)
CTS	County Tax	N	Official Staff Commentary § 226.4(a)-5(iii)
CRF	Courier Fee	Y	Official Staff Commentary § 226.4(a)(2)-1
CLI	Credit Life Insurance	N <sup>1</sup>	Reg. Z § 226.4(d)(1)
CR	Credit Report	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(iii)
DCI	Debt Cancellation Ins.	N <sup>1</sup>	Reg. Z § 226.4(d)
DBF	Demand Bene Fee	Y	Official Staff Commentary § 226.4(b)(5)-2
DIP	Disability Ins. Prem.	N <sup>1</sup>	Reg. Z § 226.4(d)(1)
DF	Document Fee	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(ii)
DRV	Document Review	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(ii)
EMF	Email Fee	Y	Reg. Z § 226.4(b)(2)
EDF	Endorsement Fee	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(i)
EN	Environmental Fee	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(i)
EF	Escrow Fee	Y	Reg. Z § 226.4(a)(2)
FCY	Flood Certification	Y	Reg. Z § 226.4(c)(7)(iv)
FC	Flood Certification	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(iv)
FD	Flood Determination	Y	Official Staff Commentary § 226.4(c)(7)-3
FIP	Flood Insurance Premium	N <sup>2</sup>	Reg. Z § 226.4(d)(2)
FM	Flood L.O.L. Coverage	Y	Official Staff Commentary § 226.4(c)(7)-3
FF	Funding Fee	Y	Reg. Z § 226.4(b)(2)
HAZ	Hazard Insurance Premium	N <sup>2</sup>	Reg. Z § 226.4(d)(2)
HI	Health Insurance	N <sup>1</sup>	Reg. Z § 226.4(d)(1)
PI	Inspection Fee	Y	Reg. Z § 226.4(c)(7)(iv)
IT	Intangible Tax	N	Official Staff Commentary § 226.4(a)-5(iii)
LCF	Lender Coverage Fee	N	Reg. Z § 226.4(d)
-	Loan Discount Points	Y	Reg. Z § 226.4(b)(3)
-	Loan Origination Fee	Y	Reg. Z § 226.4(b)(3)



Charge Code	Finance Charge Name	Finance Charge	Citation
LOI	Loss-Of-Income Insurance	N <sup>1</sup>	Reg. Z § 226.4(d)(1)
MRF	MERS Registration Fee	Y	Reg. Z § 226.4(b)(6)
MF	Messenger Fee	Y	Reg. Z § 226.4(b)(2)
MPC	MIP Cash	Y	Reg. Z § 226.4(b)(5)
MPF	MIP Financed	Y	Reg. Z § 226.4(b)(5)
MPR	MIP Refund	N	None
MT	Mortgage Tax	N	Official Staff Commentary § 226.4(a)-5(iii)
MCN	Non Prepaid Misc.	N	None
NF	Notary Fee	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(iii)
OIP	Other Insurance Premium	N <sup>1</sup>	Reg. Z § 226.4(d)(1)
MCP	Prepaid Misc.	Y	None
PF	Processing Fee	Y	Reg. Z § 226.4(b)(2)
QCF	Quit Claim Fee	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(ii)
RFF	Rec/Filing Fee	N <sup>5</sup>	Official Staff Commentary § 226.4(e)-1
RF	Reconveyance Fee	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(ii)
RDF	Redraw Fee	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(ii)
SIF	Signer Fee	Y	Reg. Z § 226.4(a)(2)
STS	State Tax Stamps	N	Official Staff Commentary § 226.4(a)-5(iii)
SE	Sub Escrow Fee	Y	Reg. Z § 226.4(a)(2)
SVF	Survey Fee	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(i)
TS	Tax Service Fee	Y	Reg. Z § 226.4(b)(2)
TRF	Termite Fee	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(iv)
TIF	Tie In Fee	Y	Reg. Z § 226.4(b)(3)
TBF	Title Binder Fee	Y	Reg. Z § 226.4(c)(7)(i)
TDP	Title Document Fee	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(i)
TE	Title Exam Fee	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(i)
TF	Title Fee	N <sup>3</sup>	Reg. Z § 226.4(c)(7)(i)
TEF	Trustee Fee	Y	Reg. Z § 226.4(a)
UF	Underwriting Fee	Y	Reg. Z § 226.4(b)(2)
UI	Unemployment Insurance	N <sup>2</sup>	Reg. Z § 226.4(d)(2)
VA	VA Funding Fee	Y	Reg. Z § 226.4(b)(2)
VAC	VA Funding Fee Cash	Y	Reg. Z § 226.4(b)(2)
VAF	VA Funding Fee Financed	Y	Reg. Z § 226.4(b)(2)
WF	Warehouse Fee	Y	Reg. Z § 226.4(b)(2)
WI	Wire Fee	Y	Reg. Z § 226.4(b)(2)

<sup>1</sup> May be excluded from the Finance Charge if the following conditions are met: (i) The insurance coverage is not required by the creditor, and this fact is disclosed in writing; (ii) The premium for the initial term of insurance coverage is disclosed. If the term of insurance is less than the term of the transaction, the term of insurance also shall be disclosed. The premium may be disclosed on a unit-cost basis only in open-end credit transactions, closed-end credit transactions by mail or telephone under §226.17(g), and certain closed-end credit transactions involving an insurance plan that limits the total amount of indebtedness subject to coverage; (iii) The consumer signs or initials an affirmative written request for the insurance after receiving the disclosures specified in this paragraph. Any consumer in the transaction may sign or initial the request.

<sup>2</sup> May be excluded from the Finance Charge if the following conditions are met: (i) The insurance coverage may be obtained from a person of the consumer's choice, and this fact is disclosed; (ii) If the coverage is obtained from or through the creditor, the premium for the initial term of insurance coverage shall be disclosed. If the term of insurance is less than the term of the transaction, the term of insurance shall also be disclosed. The premium may be disclosed on a unit-cost basis only in open-end credit transactions, closed-end credit transactions by mail or telephone under §226.17(g), and certain closed-end credit transactions involving an insurance plan that limits the total amount of indebtedness subject to coverage.

<sup>3</sup> Real-Estate Related Fees in a transaction secured by real property or in a residential mortgage transaction are excluded from Finance Charge, if the fees are bona fide and reasonable in amount.

<sup>4</sup> Not a Finance Charge when extended to all applicants.

<sup>5</sup> Not a Finance Charge if paid to a government entity.