



FEES & CHARGES LIST MATRIX

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	GFE Category & Default Block
AEF	203K Architectural and Engineering Fee	Y	Reg. Z § 1026.4(a)(1)	From Lender Provided List; Block 6
CSF	203K Consultant Fee	Y	Reg. Z § 1026.4(a)(1)	From Lender Provided List; Block 6
DPR	203K Discount On Repairs	Y	Reg. Z § 1026.4(a)(1)	Rate Credit or Charge; Block 2
FI	203K Inspection Fee	Y	Reg. Z § 1026.4(a)(1)	Lender Required; Block 3
RHF	203K Other Fee	Y	Reg. Z § 1026.4(a)(1)	Origination; Block 1
PRF	203K Permits	Y	Reg. Z § 1026.4(a)(1)	From Lender Provided List; Block 6
SOF	203K Supplemental Origination Fee	Y	Reg. Z § 1026.4(a)(1)	Origination; Block 1
TUF	203K Title Update	Y	Reg. Z § 1026.4(c)(7)	Title Services; Block 4
ATS	Abstract or Title Fee	N	Reg. Z § 1026.4(c)(7)(i)	Title Services; Block 4
AI	Accident Insurance Premium	N ¹	Reg. Z § 1026.4(d)(1)	N/A
ADM	Administration Fee	Y	Reg. Z § 1026.4(b)(2)	Origination; Block 1
APF	Application Fee	Y ⁴	Reg. Z § 1026.4(c)(1)	Origination; Block 1
AF	Appraisal Fee	N ³	Reg. Z § 1026.4(c)(7)(iv)	Lender Required; Block 3
AR	Appraisal Review Fee	N ³	Reg. Z § 1026.4(c)(7)(iv)	Lender Required; Block 3
ASF	Assignment Fee	Y	Reg. Z § 1026.4(b)(6)	Origination; Block 1
ASM	Assumption Fee	Y	Reg. Z § 1026.4(b)(3)	Origination; Block 1
ATF	Attorney Fee	Y ^{7, 3}	Reg. Z § 1026.4(a)(2); (c)(7)	Origination; Block 1
BF	Broker Fee	Y	Reg. Z § 1026.4(a)(3)	Origination; Block 1
BDF	Buydown Fee	Y	Reg. Z § 1026.4(b)(3)	Rate Credit or Charge; Block 2
CSD	City County Deed Tax Stamps	N	Official Staff Commentary § 1026.4(a)-5(iii)	Transfer Taxes; Block 8
CSM	City County Mortgage Tax Stamps	N	Official Staff Commentary § 1026.4(a)-5(iii)	Transfer Taxes; Block 8
CTS	City County Tax Stamps	N	Official Staff Commentary § 1026.4(a)-5(iii)	Transfer Taxes; Block 8
CYT	City Tax	N	Official Staff Commentary § 1026.4(a)-5(iii)	Transfer Taxes; Block 8
CPL	Closing Protection Letter Fee	Y	Reg. Z § 1026.4(a)	Title Services; Block 4
COM	Commitment Fee	Y	Reg. Z § 1026.4(b)(3)	Origination; Block 1
CT	County Property Tax	N	Official Staff Commentary § 1026.4(a)-5(iii)	N/A
CRF	Courier Fee	Y	Official Staff Commentary § 1026.4(a)(2)-1	Title Services; Block 4



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CLI	Credit Life Insurance Premium	N ¹	Reg. Z § 1026.4(d)(1)	N/A
CR	Credit Report	N ³	Reg. Z § 1026.4(c)(7)(iii)	Lender Required; Block 3
DCI	Debt Cancellation Insurance Premium	N ¹	Reg. Z § 1026.4(d)	N/A
DF	Document Preparation	N ³	Reg. Z § 1026.4(c)(7)(ii)	Origination; Block 1
RDF	Document Redraw Fee	N ³	Reg. Z § 1026.4(c)(7)(ii)	Origination; Block 1
DRV	Document Review	N ³	Reg. Z § 1026.4(c)(7)(ii)	Origination; Block 1
EMF	Electronic Delivery	Y	Reg. Z § 1026.4(b)(2)	Title Services; Block 4
EN	Environmental Inspection	N ³	Reg. Z § 1026.4(c)(7)(i)	From Lender Provided List; Block 6
EF	Escrow Fee	Y	Reg. Z § 1026.4(a)(2)	Title Services; Block 4
EP	Escrow Pad	N	Reg. Z § 1026.4(c)(7)(v)	Title Services; Block 4
EW	Escrow Waiver	Y	Reg. Z § 1026.4(a)(2)	Rate Credit or Charge; Block 2
FC	Flood Certification (Basic)	N ³	Reg. Z § 1026.4(c)(7)(iv)	Lender Required; Block 3
FM	Flood Certification (Life of Loan)	Y	Official Staff Commentary § 1026.4(c)(7)-3	Lender Required; Block 3
FD	Flood Determination	N ^{3,8}	Reg. Z § 1026.4(c)(7)(iv)	Lender Required; Block 3
FIP	Flood Insurance Premium	N ²	Reg. Z § 1026.4(d)(2)	Homeowners Insurance; Block 11
FF	Funding Fee	Y	Reg. Z § 1026.4(b)(2)	Origination; Block 1
RFF	Government Recording Fees	N ⁵	Official Staff Commentary § 1026.4(e)-1	Government Recording; Block 7
HAZ	Hazard Insurance Premium	N ²	Reg. Z § 1026.4(d)(2)	Homeowners Insurance; Block 11
HI	Health Insurance Premium	N ¹	Reg. Z § 1026.4(d)(1)	N/A
IT	Intangible Tax	N	Official Staff Commentary § 1026.4(a)-5(iii)	Transfer Taxes; Block 8
PI	Lender Inspection Fee	N ^{3,6}	Reg. Z § 1026.4(c)(7)(iv)	Origination; Block 1
LC	Lender's Title Insurance Fee	N	Reg. Z § 1026.4(c)(7)(i)	Title Services; Block 4
D	Loan Discount Points	Y	Reg. Z § 1026.4(b)(3)	Rate Credit or Charge; Block 2
O	Loan Origination Fee	Y	Reg. Z § 1026.4(b)(3)	Origination; Block 1
LIF	Lock-In Fee	Y	Reg. Z § 1026.4(b)(3)	Origination; Block 1
LOI	Loss-Of-Income Insurance Premium	N ¹	Reg. Z § 1026.4(d)(1)	N/A
MRF	MERS Registration Fee	Y	Reg. Z § 1026.4(b)(6)	Origination; Block 1
MF	Messenger Fee	Y	Reg. Z § 1026.4(b)(2)	Title Services; Block 4
MPC	MIP (Cash)	Y	Reg. Z § 1026.4(b)(5)	Lender Required; Block 3
MPF	MIP (Financed)	Y	Reg. Z § 1026.4(b)(5)	Lender Required; Block 3
MPR	MIP (Refund)	N	None	N/A
MCN	Misc. Non Prepaid	N	None	Origination; Block 1
MCP	Misc. Prepaid	Y	None	Origination; Block 1
MT	Mortgage Tax	N	Official Staff Commentary § 1026.4(a)-5(iii)	Transfer Taxes; Block 8



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NF	Notary Fee	N ³	Reg. Z § 1026.4(c)(7)(iii)	Title Services; Block 4
OIP	Other Debt Cancellation Premium	N ¹	Reg. Z § 1026.4(d)(1)	N/A
OC	Owner's Title Insurance Fee	N ³	Reg. Z § 1026.4(c)(7)(i)	Owner's Title Insurance; Block 5
PO	Payoff:	N	None	N/A
PL	Payoff Lien:	N	None	N/A
DBF	Payoff Request Fee	Y	Reg. Z § 1026.4(b)(3)	Origination; Block 1
TRF	Pest Inspection	N ³	Reg. Z § 1026.4(c)(7)(iv)	From Lender Provided List; Block 6
PMI	PMI Premium	Y	Reg. Z § 1026.4(b)(5)	Lender Required; Block 3
PF	Processing Fee	Y	Reg. Z § 1026.4(b)(2)	Origination; Block 1
QCF	Quitclaim Recording Fee	N ³	Reg. Z § 1026.4(c)(7)(ii)	Government Recording; Block 7
RF	Reconveyance Fee	N ³	Reg. Z § 1026.4(c)(7)(ii)	Origination; Block 1
RD	Recording Deed Fee	N ⁵	Official Staff Commentary § 1026.4(e)-1	Government Recording; Block 7
RMF	Recording Mortgage Fee	N ⁵	Official Staff Commentary § 1026.4(e)-1	Government Recording; Block 7
RRF	Recording Releases Fee	N ⁵	Official Staff Commentary § 1026.4(e)-1	Government Recording; Block 7
RDG	Rural Development Guarantee Fee (Financed)	Y	Reg. Z § 1026.4(b)(5)	Lender Required; Block 3
RDC	Rural Development Guarantee Fee (Cash)	Y	Reg. Z § 1026.4(b)(5)	Lender Required; Block 3
SCT	School Tax	N	Official Staff Commentary § 1026.4(a)-5(iii)	N/A
CF	Settlement or Closing Fee	Y	Official Staff Commentary § 1026.4(a)(2)-2	Title Services; Block 4
SIF	Signing Fee	Y	Reg. Z § 1026.4(a)(2)	Title Services; Block 4
SSD	State Stamp Deed	N	Official Staff Commentary § 1026.4(a)-5(iii)	Transfer Taxes; Block 8
SSM	State Stamp Mortgage	N	Official Staff Commentary § 1026.4(a)-5(iii)	Transfer Taxes; Block 8
STS	State Tax Stamps	N	Official Staff Commentary § 1026.4(a)-5(iii)	Transfer Taxes; Block 8
SE	Sub Escrow Fee	Y	Reg. Z § 1026.4(a)(2)	Title Services; Block 4
SVF	Survey Fee	N ³	Reg. Z § 1026.4(c)(7)(i)	Title Services; Block 4
TS	Tax Service Fee	Y	Reg. Z § 1026.4(b)(2)	Lender Required; Block 3
TIF	Tie In Fee	Y	Reg. Z § 1026.4(a)(2)	Title Services; Block 4
TDP	Title Document Fee	N ³	Reg. Z § 1026.4(c)(7)(i)	Title Services; Block 4
EDF	Title Endorsement Fee	N ³	Reg. Z § 1026.4(c)(7)(i)	Title Services; Block 4
TE	Title Examination Fee	N ³	Reg. Z § 1026.4(c)(7)(i)	Title Services; Block 4
TBF	Title Insurance Binder Fee	N ³	Reg. Z § 1026.4(c)(7)(i)	Title Services; Block 4
TF	Title Insurance Fee	N ³	Reg. Z § 1026.4(c)(7)(i)	Title Services; Block 4
TSF	Transfer Tax Fee	N	Official Staff Commentary § 1026.4(a)-5(iii)	Transfer Taxes; Block 8
TEF	Trustee Fee	Y	Reg. Z § 1026.4(a)	Origination; Block 1



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UF	Underwriting Fee	Y	Reg. Z § 1026.4(b)(2)	Origination; Block 1
UI	Unemployment Insurance Premium	N ²	Reg. Z § 1026.4(d)(2)	N/A
VA	VA Funding Fee	Y	Reg. Z § 1026.4(b)(5)	Lender Required; Block 3
VAC	VA Funding Fee (Cash)	Y	Reg. Z § 1026.4(b)(5)	Lender Required; Block 3
VAF	VA Funding Fee (Financed)	Y	Reg. Z § 1026.4(b)(5)	Lender Required; Block 3
WF	Warehouse Fee	Y	Reg. Z § 1026.4(b)(2)	Origination; Block 1
WI	Wire Fee	Y	Reg. Z § 1026.4(b)(2)	Origination; Block 1
YSP	Yield Spread Premium	N	Reg. Z § 1026.4	Rate Credit or Charge; Block 2

¹ 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 §1026.17(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.

² 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 §1026.17(g), and certain closed-end credit transactions involving an insurance plan that limits the total amount of indebtedness subject to coverage.

³ 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.

⁴ Not a Finance Charge when charged to all applicants.

⁵ Not a Finance Charge if paid to a government entity.

⁶ Not a Finance Charge if relating to the value or condition of the property; Is a Finance Charge if fee is for the staged disbursement of construction loan proceeds (See Official Staff Commentary § 1026.4(a)-1(ii)(A)).

⁷ Is a Finance Charge if charged by a third party that conducts the loan closing; Not a Finance Charge if relating to title review and/or preparing loan-related documents.

⁸ Flood Determination Fee (Basic) is not a Finance Charge (See Reg. Z §1026.4(c)(7)(iv)); Flood Determination Fee (Life of Loan) is a Finance Charge (See Official Staff Commentary §1026.4(c)(7)-3).