

**APR Guidance**

Fee Name	APR Y or N
Administration Fee	Y
Aggregate Adjustment	N
All Inclusive Lender Fee	Y
Annual Assessments	N
Application Fee	Y
Appraisal Fee	N
Appraisal Forms (1007 & 216)	N
Appraisal Re-inspection (1004-D)	N
Appraisal Review Fee	N
Archiving Fee	Y
Association Transfer Fee	N
Attorney Fees	Y
Broker fee	Y
CEMA Fee	Y
City Property Taxes	N
City/County Tax Stamps	N
Commission Paid at Settlement	N
Commitment Fee	Y
County Property Taxes	N
County Taxes Unpaid by Seller	N
Courier/Messenger Fee	Y
CPL Fee	Y
Credit Report Fee	N
Demand / Reconveyance	Y
Disbursement Fee	Y
Document Prep Fee by Closing Agent	N
Document Prep Fee by Lender	Y
Document Redraw Fee	N
Documentary Tax Stamps	N
Electronic Document Fee	Y
Endorsements	N
Flood Cert Basic	N
Flood Cert Life of Loan	Y
Flood Insurance	N
Flood Verif Fee	Y
Flood Verification Fee	Y
Foreign National Due Diligence Fee	Y
Funding Fee	Y
Hazard Insurance	N
HO-6 Insurance	N

HOA Prorated Assessments	N
HOA Questionnaire Fee	Y
HOA Setup Fee	N
Home Inspection Fee	N
Home Warranty Fee	N
Intangible Tax	N
Lender Fee	Y
Lender Portion of NY Transfer Tax	N
Lenders Title Insurance	N
Lien Search	N
Loan Discount Fee	P
Loan Payoff Fee	Y
Loan Tie-In Fee	Y
Local Tax Stamps	N
Mansion Tax	N
MERS Fee	Y
Messenger Fee	Y
Misc Prepays	N
Misc Services	N
Mortgage Transfer/Excise Tax	N
Municipal Lien Certificate	Y
Natural Hazard Disclosure	N
Notary Fee - over state allowed fee per signature	Y
Notary – at or below state allowed fee per signature	N
NY Lien Search Liability Coverage	Y
NY Mortgage Tax	N
Origination Fee	Y
Outside Processing Fee	Y
Owners Title Insurance	N
Pest Inspection	N
Premium Tax	N
Prepaid Interest	P
Processing Fee	Y
Realtor Compensation Fee	N
Recordation Tax	N
Recording Fee	N
Recording Service Fee	Y
Re-draw Fee (Doc Prep)	Y
School Taxes	N
Seller Credit	N
Septic Inspection	N
Servicing Holdback	N
Settlement or Closing	Y
Single Premium Mortgage Insurance	Y
State Tax Stamps	N
Subescrow Fee	Y

Subordination Fee	Y
Survey Fee	N
Tax Certificate	Y
Tax Service Fee	Y
Texas Attorney Review Fee	Y
Title Closer Fee	Y
Title Exam Fee	N
Title Search/Abstract Fee	N
Title Update	N
Title Wire Fee	Y
Title/Binder Commitment	N
Township Property Taxes	N
Translation fee	N
Trust Review Fee	Y
Underwriting Fee	Y
Village Tax	N
Wire Fee	Y

This document is to be used as a guide and should not be utilized as a substitute for professional advice. Please consult your Compliance Department for guidance.