



APR - What is or is not Included

Important Note: As with all regulatory matters, we strongly suggest that you consult with your legal counsel regarding your company policy for what is and is not included in the APR. There are hundreds of fee names and no one chart can encapsulate all of them, despite our best efforts. Additionally, State laws may have restrictions on what fees are and are not permitted or included. Always consult with your investors to learn what they do and do not include in their APR.

Fees Included in the APR – Finance Charge

- ✓ 203K Permits – Architectural & Engineering
- ✓ 203K Consultant Fee
- ✓ 203K Inspection Fee (Lender Makes These Inspections)
- ✓ 203K Supplemental Document Fee
- ✓ 203K Supplemental Origination Fee
- ✓ 3rd Party Processing Fee – NJ Does Not allow a Processing Fee
- ✓ Administrative Fee
- ✓ Amortization Schedule
- ✓ Application Fee
- ✓ Appraisal Review (Review by Lender)
- ✓ Appraisal Update (1004D)
- ✓ Assignment Fee
- ✓ Assumption Fee
- ✓ Attorney Fee for Document Preparation or Closing (3rd Party)
- ✓ Bank Fee
- ✓ Bond Compliance Fee
- ✓ Bond Extension Fee
- ✓ Bond Funding Fee
- ✓ Bond Program Fee
- ✓ Bond Program Transfer Fee
- ✓ BPO (Broker's Opinion) Fee
- ✓ Broker's Fee
- ✓ Broker Administration
- ✓ Buydown/Subsidy Fee (Borrower's Portion)
- ✓ CEMA (NY)
- ✓ Certificate Fee
- ✓ Certificate of Occupancy Fee

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Fees Included in the APR – Finance Charge -continued

- ✓ CHDAP Processing Fee (CA)
- ✓ Closing Coordination Fee
- ✓ Closing Fee
- ✓ Commitment Fee
- ✓ Compliance Audit
- ✓ Consultant Fee
- ✓ Conversion Fee
- ✓ Copy Fee
- ✓ Customer Identification Program (CIP) U.S Patriot Search
- ✓ Condo Certification (Lender Required)
- ✓ Courier Fee (All, Including Payoff from Title Co.)
- ✓ Discount Points
- ✓ Document Preparation (lender fee)
- ✓ Document Preparation Fee (3rd Party Fee) (*Some investors consider this to be a prepaid finance charge. Check with your Investor*)
- ✓ Document Review
- ✓ Download Fee
- ✓ Electronic Delivery
- ✓ Engineers Report (If Required by Lender)
- ✓ eRecording (If Paid to Lender or Third Party)
- ✓ Escrow Fees to Title Company
- ✓ Escrow Fees to Lender (203K)
- ✓ Escrow Waiver Fee to Lender
- ✓ Express Mail (All, Including Payoff from Title Co.)
- ✓ Final Inspection
- ✓ Flood Certification
- ✓ Flood Life of Loan Monitoring
- ✓ Fulfillment Fee
- ✓ Funding Fee
- ✓ GA Residential Mtg. Act
- ✓ Good Funds (To Lender)
- ✓ Government Service Fee
- ✓ Guarantee Fee
- ✓ HFA Fee [State Housing Finance Authority]
- ✓ HOA Certification (Lender Required)
- ✓ Home Inspection (If Required by Lender – Do Not Count if Borrower Initiated)
- ✓ Homeownership Counseling Fee
- ✓ Home Warranty (If Required by Lender – Do Not Count if Borrower Initiated)
- ✓ HUD Holdback Fee
- ✓ HUD Review Fee
- ✓ Inspection/Photo Fee (Not Paid to Appraiser)
- ✓ Inspection and Handling Fees (For the Staged Disbursement of Construction Loan Proceeds)

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Fees Included in the APR – Finance Charge -continued

- ✓ Insuring Fee
- ✓ Interest to End of Month
- ✓ Lender's Inspection Fee
- ✓ Loan Delivery Fee
- ✓ Loan Docs. (Fees for preparing deeds, mtgs. and other documents if paid to a 3rd party lawyer)
- ✓ Loan Level Pricing Adjustment (LLPA)
- ✓ Loan Payoff
- ✓ Lock-In
- ✓ Lock Extension Fee
- ✓ Long Distance (To Lender)
- ✓ Mansion Tax
- ✓ Manual Underwriting Fee
- ✓ MCC Administration Fee
- ✓ MCC Fee
- ✓ MCC Issuance
- ✓ MCC Processing
- ✓ MERS File Registration Fee
- ✓ Mobile Signing Fee
- ✓ Modification Fee
- ✓ MIP
- ✓ Mortgage Insurance
- ✓ New Loan Administration Fee
- ✓ New York Attorney Fee
- ✓ Origination Fee
- ✓ Overnight Fees
- ✓ Payoff Demand Fee
- ✓ Per Diem Interest
- ✓ Plan Review Fee
- ✓ Pledged Assets Fee
- ✓ PMI (Initial Premium)
- ✓ PMI (Escrow) – *NOTE: Some Investors DO NOT Include Initial Escrow Payment!*
- ✓ Post-Closing Fee
- ✓ Pre-Plan Inspection Fee
- ✓ Processing Fee (*Not permitted in NC & NJ*)
- ✓ Property Inspection Waiver Fee (PIW)
- ✓ Rate Lock or Extension Fee
- ✓ Rebate Fee
- ✓ Refinance Fee
- ✓ Release Fee
- ✓ Renovation Consultant Fee
- ✓ Review Fee/Attorney Review Fee
- ✓ RHS Guarantee Fee HUD #

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Fees Included in the APR – Finance Charge -continued

- ✓ Subordination Fee
- ✓ Subordination Prep Fee
- ✓ Supplemental Discount
- ✓ Supplemental Origination
- ✓ Tax Lien Payoff
- ✓ Tax Research Fee (if tax service fee)
- ✓ Tax Service Fee (for life of loan)
- ✓ Texas Attorney Fee
- ✓ Title – Admin/Processing Fee
- ✓ Title – Ancillary Services Fee
- ✓ Title – Attorney's fee
- ✓ Title – Audit Fee
- ✓ Title – Bill Pay Fee
- ✓ Title – Closing Fee
- ✓ Title – Closing Protection Letter Fee
- ✓ Title – Commitment Fee
- ✓ Title – Compliance Fee
- ✓ Title – Condo Questionnaire
- ✓ Title – Coordination Fee
- ✓ Title – Courtesy Closing Fee
- ✓ Title – Creditor Payoff Fee
- ✓ Title – Disbursement Fee
- ✓ Title – Document Prep Fee
- ✓ Title – Document Signing Fee
- ✓ Title – Document Storage/Archive/Copies
- ✓ Title – Electronic Document Delivery Fee
- ✓ Title – Early Issue Fee
- ✓ Title – Escrow Fee APR
- ✓ Title – IL Anti-Predatory Lending Database Fee
- ✓ Title – Inspection Fee
- ✓ Title - Loan Package Fee
- ✓ Title – Loan Tie In Fee
- ✓ Title – Messenger Fee
- ✓ Title – Mobile Home Title Fee
- ✓ Title – New Financing Fee
- ✓ Title – New Loan Services Fee
- ✓ Title – Notary Fee
- ✓ Title – Notice of Settlement
- ✓ Title – Other Accommodation Deed
- ✓ Title – Other Services
- ✓ Title – Policy Surcharge
- ✓ Title – Post Closing/Release Fee
- ✓ Title – Power of Attorney

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Fees Included in the APR – Finance Charge -continued

- ✓ Title – Predatory Lending
- ✓ Title – Processing & Handling Fee
- ✓ Title – Reconciled Services Fee
- ✓ Title – Recording Services
- ✓ Title - Regulatory Fee
- ✓ Title - Service Fee
- ✓ Title – Servicing Fee
- ✓ Title – Settlement
- ✓ Title – Settlement Agent/Overnight Fee
- ✓ Title – Sub Escrow Fee
- ✓ Title – Tax Amendment
- ✓ Title – Tax Status Research
- ✓ Title – Technology Fee
- ✓ Title – Tracking/Maintenance Fee
- ✓ Title – Transaction Fee
- ✓ Title – Wire Fee
- ✓ Transaction Fee
- ✓ Transfer Fee
- ✓ Translation Fee
- ✓ Trust Review Fee
- ✓ TX Vet Participation Fee
- ✓ Underwriting Fee – *IA, NJ and NC do not allow an Underwriting Fee*
- ✓ USDA Guarantee Fee (Up-Front and Monthly)
- ✓ VA Funding Fee
- ✓ VA No-Bid Fee
- ✓ Verification Fee
- ✓ Warehouse Fee
- ✓ Warranty Deed
- ✓ Water Lien
- ✓ Wire Fee

Fees Not Included in the APR – Finance Charge

- ✓ Abstractor's Certificate
- ✓ Application Fee – (if charged to all persons seeking credit, whether or not credit is actually extended.)
- ✓ Appraisal Fee
- ✓ Appraisal Retype
- ✓ Appraisal Review (3rd party appraiser)
- ✓ Attorney Retained by Borrower Fee for File Review
- ✓ Credit Report Fee
- ✓ Credit Alert (CAIVRS)
- ✓ Document Stamps
- ✓ Engineer's Report (if not required by Lender)

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Fees Not Included in the APR – Finance Charge -Continued

- ✓ Escrow Repairs (Rehab. amounts)
- ✓ Flood Certification (Only if part of survey fee)
- ✓ Flood Determination/Inspection (initial determination)
- ✓ Flood Insurance
- ✓ Gap Check Fee (title)
- ✓ HOA Cert (Requested by title company)
- ✓ HOA Dues
- ✓ HOA Transfer Fee
- ✓ Fees Not Included in the APR – Finance Charge -Continued
- ✓ Home Inspection
- ✓ Insurance Reimbursement
- ✓ Intangible Tax
- ✓ Interest Collected for Old Loan Pay-Off In Refinance
- ✓ MIP Refund
- ✓ Modification Filing Fee
- ✓ Notary Fees
- ✓ Points – Paid by Seller
- ✓ Recertification Fee (To Appraiser)
- ✓ Recording Fee/Filing Fee
- ✓ Redraw Fee for doc prep lawyer
- ✓ Restriction Fees (To Title Company)
- ✓ Revenue Stamps
- ✓ Survey Fee
- ✓ State Tax Stamps
- ✓ Statement of Ownership and Location (SOL) Application
- ✓ Tax Certificate
- ✓ Tax Deletion (To Title Company)
- ✓ Tax Research Fee (4506-T)
- ✓ Tax Service Fee – Initial Examination
- ✓ Tax Transfer Fee
- ✓ Tax Transcript Fee (4506-T)
- ✓ Termite/Pest Inspection
- ✓ Texas Guarantee Fee
- ✓ Title Binder
- ✓ Title Guaranty Fee
- ✓ Title Endorsements
- ✓ Title Inspection (To Title Company)
- ✓ Title Insurance (Lenders or Owners)
- ✓ Title Opinion/Policy (To Title Company)
- ✓ Transfer Tax
- ✓ Verifications – Cost of verifying or confirming info. for Non-APR item

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