

FINANCE CHARGES -
FOR APR TEST

ITEM	FINANCE CHARGE (yes or no)	EXPLANATION
Administration Fee	Yes	
Aggregate Adjustment	No	
Amortization Fee	Yes	
Application Fee	Yes	Provided this fee is collected from customers who are approved and closed only. If the application fee is charged to all customers and is non-refundable in the case of denial, it is not a finance charge. This fee must not have been refunded to even 1 customer to be omitted as a finance charge as this is typically impossible to verify, this fee is included.
Appraisal Fee	No	Provided that the Lender does not mark up the actual cost of the appraisal, if the customer is charged more than the actual expense, then the amount of the mark up is considered a finance charge.
Appraisal Review Fee	No	
Assignment Recording Fee	Yes	I.e., concurrent assignment to investor.
Assumption Fee	Yes	
Attorney Fee	Yes	
Broker Fee	Yes	Paid by borrower, not to include the yield spread premium.
Broker Compensation paid by Lender - Yield Spread Premium	No	
Buydown Fee	Yes	Temporary & Permanent.
Closing Fee (paid to Lender or Broker)	Yes	
Closing Fee (paid to Attorney or Settlement Agent)	Yes	
Closing/Escrow Fee	Yes	
CLO (Computer Loan Origination) Fee	Yes	
Commitment Fee	Yes	
Completion/Repair Escrow	No	
Condo/Homeowners Assn. Approval Fee	Yes	
Construction Fee	Yes	
Copy/Fax Fee	Yes	
Courier Fees	Yes	
Credit Life, accident, health, or loss of income insurance	No	
Credit Report Fee	No	Provided that the Lender does not mark up the actual cost of the credit report, if the customer is charged more than the actual expense, then the amount of the mark up is considered a finance charge.
Desktop Underwriting Fee	Yes	
Discount Points	Yes	
Document Preparation Fee	No	
Document Review Fee	Yes	
Document Signing Fee	Yes	
Escrow Fee	Yes	

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Escrow Holdback Administration Fee	Yes	
Escrow Waiver Fee	Yes	
Final Inspection Fee	No	Provided the Lender does not mark up the actual cost; if the customer is charged more than the actual expense, then the amount of the mark up is considered a finance charge.
Flood Insurance Premium	No	Coverage must be obtained from a person of the consumer's choice and this fact is disclosed. Yes if Lender provides coverage.
Funding Fee	Yes	
Hazard Insurance Premium	No	Coverage must be obtained from a person of the consumer's choice and this fact is disclosed. Yes if Lender provides coverage.
Homeowner's Assn. Dues	No	
Homeowners Warranty	No	Provided it is not required by Lender (directly or indirectly).
Inspection Fee	No	
Interim Interest (prepaid)	Yes	
Late payment, delinquency and default charge	No	
Loan Fee	Yes	
Lock-In Fee	Yes	
MI Application Fee	Yes	
MI coverage - escrow amount	Yes	
Mortgage Assignment Fee	Yes	
Mortgage Release Fee	Yes	
Notary Fees (not allowed in Wisconsin)	No	If the document to be notarized is one used to perfect, release or continue a security instrument (mortgage), the document is required by law to be notarized and a notary is considered a public official under applicable law.
Origination Fee	Yes	
Plan Review Fee	Yes	
Pro-rate share of taxes	No	
Processing Fee	Yes	
Recording Fee- security instrument	No	
Redraw Fee	Yes	
Repairs	No	
Sellers points & other seller-paid amounts	No	As long as the seller is a non-creditor.
Settlement Fee	Yes	If this loan is closed after 10/01/99 and this fee is itemized.
Shipping Fee	Yes	
State and local credit transaction taxes	No	
Subordination Fee	Yes	
Survey	No	Provided such is a third-party charge.
Tax Service or Tax Contract Fee	Yes	
Taxes levied on security instruments or other documents evidencing indebtedness	No	

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Termite or Pest Report	No	
Tie In Fee	Yes	
TIL Preparation Fee	Yes	
Title Endorsement Fee	No	
Title Examination Fee	No	
Title Insurance	No	
Title Search Fee	No	
Title Update Fee	No	
UFMIP Fee	Yes	
Underwriting fee	Yes	
VOD/VOM/VOR Charges	No	Provided such is a third-party charge.
Warehouse Fee	Yes	
Wire Fee	Yes	