

# APR Fees

The finance charge (APR) **INCLUDES** but is not limited to the following types of charges:

<ul style="list-style-type: none"> <li>• Additional Credit Fee</li> <li>• Additional Doc Fee</li> <li>• Administration/Administrative/Admin Fee</li> <li>• Advance Wire Fee</li> <li>• After Hours Fee</li> <li>• Agency Fee (FNMA, FHLMC, GNMA)</li> <li>• Amortization Schedule Fee</li> <li>• Application Fee</li> <li>• Assumption Fee</li> <li>• Attorney's Fee (for escrow/closing)</li> <li>• Automated Underwriting Fee (DU, LP, AUS)</li> <li>• Bi-Weekly Fee</li> <li>• Broker Fee</li> <li>• Buy Down Fee</li> <li>• Closing Protection Letter</li> <li>• Commitment Fee (Not Title Commitment Fee)</li> <li>• Condo/PUD HOA Approval Fee</li> <li>• Construction Fee</li> <li>• Copy Fee</li> <li>• Courier Fee</li> <li>• Disbursement/Transaction Fee</li> <li>• Document Download/Printing Fee</li> <li>• E &amp; O Insurance Fee</li> <li>• E &amp; O Policy Fee</li> <li>• E-doc/Email Fee</li> <li>• Electronic/Digital Doc Storage Fee</li> <li>• Escrow Holdback Fee</li> <li>• Fax Fee</li> <li>• FHA Mortgage Insurance Premium/UFMIP</li> <li>• File/Doc Storage/Warehouse Fee</li> <li>• Finder's Fee</li> <li>• Flood Certification/Determination</li> <li>• Funding Fee</li> <li>• GRH Guarantee Fee (Guaranteed Rural Housing)</li> <li>• Handling fee</li> <li>• Interest/Interim Interest</li> <li>• Investor Delivery Fee</li> </ul>	<ul style="list-style-type: none"> <li>• Jumbo Pool Fee</li> <li>• Lender Notification Fee</li> <li>• Loan Discount Points/Fee</li> <li>• Loan Origination Fee</li> <li>• Loan Tie-In Fee</li> <li>• Lock Extension Fee</li> <li>• Lock-in Fee</li> <li>• Mortgage Insurance Application Fee</li> <li>• Mortgage Insurance Premium</li> <li>• New York Consolidation and Modification Fee (CEM)</li> <li>• Notary/Notary Service Fee</li> <li>• Overnight Fee</li> <li>• Pickup Fee</li> <li>• Post Closing/Review Fee</li> <li>• Processing Fee</li> <li>• Rate Lock Fee</li> <li>• Reconveyance Tracking Fee</li> <li>• Recording of Assignment Fee</li> <li>• Recording/Processing Service Fee</li> <li>• Review Fee</li> <li>• Rush Fee</li> <li>• Rush Recording Fee</li> <li>• Same Day Wire Fee</li> <li>• Service Fee</li> <li>• Set Up Fee</li> <li>• Settlement/Closing Fee</li> <li>• Signing Service Fee</li> <li>• Sub Escrow Fee</li> <li>• Tax Service Fee</li> <li>• Title Cancellation Fee</li> <li>• Transfer Fee</li> <li>• Transmittal Fee</li> <li>• Underwriting Fee</li> <li>• VA Funding Fee (Veteran's Administration Guarantee Fee)</li> <li>• Verification of Deposit Fee (VOD)</li> <li>• Verification of Employment Fee (VOE)</li> <li>• Wire Fee</li> </ul>
--	---

The following are examples of fees **NOT** included in the finance charge (APR):

<ul style="list-style-type: none"> <li>• Abstract Fee</li> <li>• Additional Appraisal Fee</li> <li>• Appraisal Fee</li> <li>• Appraisal Review Fee</li> <li>• Appraisal Waiver Fee</li> <li>• Automated Valuation Model Fee (AVM)</li> <li>• Broker Price Opinion Fee</li> <li>• City/County/State/Revenue/Intangible/Stamp Taxed</li> <li>• Credit Report Fee</li> <li>• Document Preparation Fee</li> <li>• Flood Insurance Fee (unless using Life of Loan)</li> <li>• Hazard Insurance Fee</li> <li>• Homeowner's Association Dues</li> <li>• Lender Coverage Fee</li> </ul>	<ul style="list-style-type: none"> <li>• Loan/Liability Payoff Fee</li> <li>• Owner Coverage Fee</li> <li>• Pest Inspection Fee</li> <li>• Prepaid Escrow/Impounds (Except MI Premiums)</li> <li>• Property Taxes/Annual Assessments</li> <li>• Recording Fee</li> <li>• Survey Review Fee</li> <li>• Title Binder Fee</li> <li>• Title Commitment Fee</li> <li>• Title Endorsements</li> <li>• Title Examination Fee</li> <li>• Title Insurance Fee</li> <li>• Title Search Fee</li> </ul>
---	---