



FINANCE CHARGE MATRIX

NAME OF FEE OR CHARGE	FINANCE CHARGE Y/N	REGULATORY CITATION	ADDITIONAL INFORMATION
Abstract of Title	No	§ 1026.4(c)(7)(i)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Abstract or Title Search	No	§ 1026.4 (c)(7)(i)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Administration Fee	Yes	§ 1026.4 (b)(2)	
Application Fee	Yes	§ 1026.4 (b)(1)	Not a finance charge when charged to all applicants
Appraisal Fee	No	§ 1026.4 (c)(7)(iv)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Appraisal Review Fee	No	§ 1026.4 (c)(7)(iv)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Assignment Fee	Yes	§ 1026.4 (b)(6)	
Assumption Fee	Yes	§ 1026.4 (b)(3)	
Attorney Fee	Yes	§ 1026.4(a)(2)	
Attorney Review Fee	Yes	§ 1026.4 (a)(2)	
Broker Administration Fee	Yes	§ 1026.4 (b)(2)	
Broker Application Fee	Yes	§ 1026.4 (b)(2)	
Broker Courier Fee	Yes	Official Staff Commentary § 1026.4 (a)(2)-1	
Broker Fee (Origination Points)	Yes	§ 1026.4 (a)(3)	

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Broker Processing Fee	Yes	§ 1026.4 (b)(2)	
Buy Down Fee	Yes	§ 1026.4 (b)(3)	
City Stamp Mortgage	No	Official Staff Commentary § 1026.4 (a)-5(iii)	
City/County/Tax Stamp	No	Official Staff Commentary § 1026.4 (a)-5(iii)	
Closing Fee	Yes	Official Staff Commentary § 1026.4 (a)(2)-2	
Closing Protection Letter	Yes	§ 1026.4 (a)(1)(i)	
Commitment Fee	Yes	§ 1026.4 (b)(3)	
Courier Fee	Yes	Official Staff Commentary § 1026.4 (a)(2)-1	
Credit Report	No	§ 1026.4 (c)(7)(iii)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Discount Points	Yes	§ 1026.4 (b)(3)	
Document Preparation Fee	No	§ 1026.4 (c)(7)(ii)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Document Review Fee	No	§ 1026.4 (c)(7)(ii)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Email Fee	Yes	§ 1026.4 (b)(2)	
Endorsement Fee	No	§ 1026.4 (c)(7)(i)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Environmental Fee	No	§ 1026.4 (c)(7)(i)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount

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Escrow Fee	Yes	§ 1026.4 (a)(2)	
Filing Fee	Yes	Official Staff Commentary § 1026.4e-1	Not a finance charge if paid to a government entity
Flood Determination (Certification) Fee	No	§ 1026.4 (c)(7)(iv)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Flood Insurance Premium	No	§ 1026.4 (d)(2)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Flood Life of Loan Monitoring Fee	Yes	Official Staff Commentary § 1026.4 (c)(7)-3	
Funding Fee	Yes	§ 1026.4 (b)(2)	
Hazard Insurance Premium	No	§ 1026.4 (d)(2)	Maybe excluded from the finance charge if the insurance coverage may be obtained from a person of the consumer's choice and this fact is disclosed; if the coverage is obtained from or through the creditor, the premium for the initial term of insurance coverage must be disclosed. If the term of insurance is less than the term of the loan, the term of insurance must also be disclosed.
Home Inspection Fee	No	§ 1026.4 (c)(7)(iv)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Loan Discount Points	Yes	§ 1026.4 (b)(3)	
Loan Origination Fee	Yes	§ 1026.4 (b)(3)	
MERS Registration Fee	Yes	§ 1026.4 (b)(6)	
Messenger Fee	Yes	§ 1026.4 (b)(2)	
Mortgage Insurance	Yes	§ 1026.4 (b)(5)	
Mortgage Tax	No	Official Staff Commentary § 1026.4 (a)-5(iii)	
Notary Fee	No	§ 1026.4 (c)(7)(iii)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the

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			finance charge, if the fees are bona fide and reasonable in amount
Origination Fee	Yes	§ 1026.4 (b)(3)	
Prepaid Odd Day Interest Per Diem	Yes	§ 1026.4 (b)(1)	
Private Mortgage Insurance	Yes	§ 1026.4 (b)(5)	
Processing Fee	Yes	§ 1026.4 (b)(2)	
Property Inspection	No	§ 1026.4 (c)(7)(iv)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Property Tax	No	Official Staff Commentary § 1026.4 (a)-5(iii)	
Recording Fees	No	Official Staff Commentary § 1026.4 (e)-1	Not a finance charge if paid to a government entity
Reconveyance Fee	Yes	§ 1026.4 (c)(7)(ii)	
Seller's Points	No	§ 1026.4 (c)(5)	
Settlement Fee	Yes	Official Staff Commentary § 1026.4 (a)(2)-2	
Survey Fee	No	§ 1026.4 (c)(7)(i)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Tax Service Fee	Yes	§ 1026.4 (b)(2)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Termite/Pest Inspection Fee	No	§ 1026.4 (c)(7)(iv)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Title Binder Fee	No	§ 1026.4 (c)(7)(i)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount

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Title Courier Fee	Yes	Official Staff Commentary § 1026.4 (a)(2)-1	
Title Document Fee	No	§ 1026.4 (c)(7)(i)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Title Exam Fee	No	§ 1026.4 (c)(7)(i)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Title Insurance Fee	No	§ 1026.4 (c)(7)(i)	Real estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from the finance charge, if the fees are bona fide and reasonable in amount
Trustee Fee	Yes	§ 1026.4 (a)	
Underwriting Fee	Yes	§ 1026.4 (b)(2)	
Wire Fee	Yes	§ 1026.4 (b)(2)	
Yield Spread Premium	No	NA	Fee is not paid by the borrower