

APR CALCULATION TABLE		
<b>Fees Paid By Borrower</b>	<b>Exclude</b>	<b>Include</b>
	Does Not affect APR	Affects APR
	(NOT a Prepaid Finance Charge)	(Prepaid Finance Charge)
Amortization Schedule		X
Application Fee		X
Appraisal Fee	X	
Assignment Fee		X
Assumption Fee		X
Attorney Fee	X	
Commitment Fee		X
Courier Fees		X
Credit Life Insurance (exclude if optional)	X	
Credit Report Fees	X	
Document Preparation Fees	X	
Escrow Waiver Fee		X
Escrowed Fees (hazard, taxes ect.)	X	
Final Inspection Fee	X	
Flood Certification Fee	X	
Flood Certification w/life of loan		X
Funding Fee		X
Home Owners Insurance (include if agency is not 3rd part)	X	
Inspections for Construction		X
Interest		X
Loan Discount Fee (paid by buyer)		X
Loan Origination Fee (paid by buyer)		X
Mortgage Broker Fees		X
Mortgage Insurance Premiums		X
Notary Fees	X	
Per diem Interest		X
Pest Inspections	X	
Points / Fees Paid by Seller	X	
Processing Fees / Administration / Underwriting		X
Recording Fees		X
Settlement / Closing Fees / Escrow		X
Survey	X	
Tax Life of Loan Certification		X
Tax Service Fee		X
Title Endorsement Fees		X
Title Insurance	X	
Verification Fee (cost to verify Info)		X
Well and Septic Inspection	X	
Wire Fees		X

This chart is for examination purposes only. It is not intended as legal advice. Reliance on this material for any other purpose should include attorney consultation