

Reliant Funding Group

Finance Charge Matrix

Finance Charge Name	Affects APR	GFE Category & Default Block
Abstract of Title	N	Title Services; Block 4
Abstract or Title Search Fee	N	Title Services; Block 4
Administration Fee	Y	Origination; Block 1
Application Fee	Y	Origination; Block 1
Appraisal Fee	N (1)	Lender Required; Block 3
Appraisal Review Fee	N (1)	Lender Required; Block 3
Assignment Fee	Y	Origination; Block 1
Assumption Fee	Y	Origination; Block 1
Attorneys Fee	Y	Title Services; Block 4
Attorneys Review Fee	Y	Origination; Block 1
Broker Administration Fee	Y	Origination; Block 1
Broker Application Fee	Y	Origination; Block 1
Broker Appraisal Fee	N	Lender Required; Block 3
Broker Courier Fee	Y	Title Services; Block 4
Broker Credit Report Fee	N	Lender Required; Block 3
Broker Fee (Origination Points)	Y	Origination; Block 1
Broker Processing Fee	Y	Origination; Block 1
Buy Down Fee	Y	Rate Credit or Charge; Block 2
City Stamp Mortgage	N	Transfer Taxes; Block 8
City/County/Tax Stamp	N	Transfer Taxes; Block 8
Closing Fee	Y	Title Services; Block 4
Closing Protection Letter	Y	Title Services; Block 4
Commitment Fee	Y	Origination; Block 1
Courier Fee	Y	Title Services; Block 4
Credit Report	N (1)	Lender Required; Block 3
Demand Beneficiary Fee	Y	Origination; Block 1
Discount Points	Y	Rate Credit or Charge; Block 2
Document Preparation Fee	N (1)	Origination; Block 1
Document Review Fee	N (1)	Origination; Block 1
Email Fee	Y	Title Services; Block 4
Endorsement Fee	N (1)	Title Services; Block 4
Environmental Fee	N (1)	From Lender Provider List; Block 6
Escrow Fee	Y	Title Services; Block 4
Filing Fee	N (2)	Government Recording; Block 7
Flood Certification	Y	Lender Required; Block 3
Flood Determination	Y	Lender Required; Block 3
Flood Insurance Premium	N	Homeowners Insurance; Block 11
Flood Life of Loan Coverage	Y	Lender Required; Block 3
Funding Fee	Y	Origination; Block 1
Hazard Insurance Impounds	N	Initial Deposit For Escrow; Block 9
Hazard Insurance Premium	N	Homeowners Insurance; Block 11
Home Inspection Fee	N	From Lender Provider List; Block 6
Impounds for Taxes & Insurance	N	Initial Deposit for Escrow; Block 9

Intangible Tax	N	Transfer Taxes; Block 8
Loan Discount Points	Y	Rate Credit or Charge; Block 2
Loan Origination Fee	Y	Origination; Block 1
Loan Tie-In Fee	Y	Title Services; Block 4
MERS Registration Fee	Y	Origination; Block 1
Messenger Fee	Y	Title Services; Block 4
Mortgage Tax	N	Transfer Taxes; Block 8
Notary Fee	N	Title Services; Block 4
Origination Fee	Y	Origination; Block 1
Prepaid Odd Day Interest/Per Diem	Y	Daily Interest Charges; Block 10
Private Mortgage Insurance	Y	Lender Required; Block 3
Processing Fee	Y	Origination; Block 1
Property Inspection	N	Origination; Block 1
Property Tax	N	Transfer Taxes; Block 8
Quit Claim Fee	N (1)	Government Recording; Block 7
Recording Fees	N (2)	Government Recording; Block 7
Reconveyance Fee	N (1)	Origination; Block 1
Redraw Fee	N (1)	Origination; Block 1
Seller's Points	N	N/A
Settlement Fee	Y	Title Services; Block 4
Signer/Signing Fee	Y	Title Services; Block 4
Sub Escrow Fee	Y	Title Services; Block 4
Survey Fee	N (1)	Lender Required; Block 3
Tax Service Fee	Y	Lender Required; Block 3
Termite/Pest Inspection	N (1)	From Lender Provider List; Block 6
Tie-In Fee	Y	Title Services; Block 4
Title Binder Fee	N (1)	Title Services; Block 4
Title Courier Fee	Y	Title Services; Block 4
Title Document Fee	N (1)	Title Services; Block 4
Title Exam Fee	N (1)	Title Services; Block 4
Title Insurance Fee	N (1)	Title Services; Block 4
Trustee Fee	Y	Origination Fee; Block 1
UFMIP (FHA)	Y	Lender Required; Block 3
Underwriting Fee	Y	Origination; Block 1
USDA Guarantee Fee	Y	Lender Required; Block 3
VA Funding Fee	Y	Lender Required; Block 3
Verbal VOE (cost to verify info)	Y	Lender Required; Block 3
Warehouse Fee	Y	Origination; Block 1
Wire Fee	Y	Origination; Block 1
Yield Spread Premium	N	Rate Credit or Charge; Block 2
1. Real Estate related fees in a transaction secured by real property or in a residential mortgage transaction are excluded from Finance Charge, if the fees are bona fide and reasonable in amount.		
2. Not a Finance Charge if paid to a government entity.		
This chart is for examination purposes only. It is not intended as legal advice.		
Reliance on this material for any other purposes should include attorney consultation.		