

	FEES LISTED ON HUD 1	FINANCE CHARGE				COMMENTS
		Paid To:				
		Lender/ Broker/ Affiliate	Title/ Closing	Gov't	Other	
1	2nd/Second Mortgage fee	YES	YES	YES	YES	
2	Abandonment (of Homestead)	NO	NO	NO	NO	
3	Abstract or Title Search	NO	NO	NO	NO	Title fee.
4	Accommodation Fee	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.
5	Additional Checks	YES	YES	YES	YES	
6	Processing	YES	YES	YES	YES	
7	Admin/Courier/Fax/Copy fee	YES	YES	YES	YES	Same as Overnight Fees, Express Mail Fees, Delivery Fee, etc
8	Administration fee	YES	YES	YES	YES	
9	Affidavits	YES	YES	NO	YES	Not a finance charge if for Affidavit recording or preparation.
10	Agency Fee (FHA)	YES	YES	YES	YES	
11	ALTA x.x	NO	NO	NO	NO	Title fee.
12	Amortization Schedule Fee	YES	YES	YES	YES	
13	Annual Assessments	NO	NO	NO	NO	Taxes.
14	Annual Fee	NO	NO	NO	NO	Not a finance charge unless based on usage.
15	Application fee	YES	YES	YES	YES	
16	Appraisal Desk review	YES	YES	YES	NO	Not a finance charge if paid to an Appraiser.
17	Appraisal Fee	NO	NO	NO	NO	
18	Appraisal Field Review	NO	NO	NO	NO	
19	Appraisal Review	YES	YES	YES	NO	Not a finance charge if paid to an Appraiser.
20	Archiving Fee	YES	YES	YES	YES	
21	Assessment Search Fee	NO	NO	NO	NO	Title fee.
22	Assignment Recording fees	YES	YES	YES	YES	
23	Assumption fee	YES	YES	YES	YES	
24	Attorney's fees	YES	YES	YES	YES	Same as Settlement or Escrow or Closing.
25	Automated Underwriting	YES	YES	YES	YES	
26	Automated Valuation Model (AVM)	NO	NO	NO	NO	Yes if > \$100.
27	Bankruptcy Service fee	NO	NO	NO	NO	
28	Broker Admin fee	YES	YES	YES	YES	
29	Broker Appraisal (BPO)	YES	YES	YES	YES	
30	Broker fee	YES	YES	YES	YES	
31	Broker processing fee	YES	YES	YES	YES	
32	Building Permit	NO	NO	NO	NO	
33	Buydown paid by borrower	YES	YES	YES	YES	
34	Cancel Existing Loan fee	YES	YES	YES	YES	
35	Capital Contribution	YES	YES	YES	NO	Not a finance charge if paid to HOA.
36	CEMA	YES	YES	YES	YES	
37	Certificate of Release	NO	NO	NO	NO	
38	Certified Copies to Registry	NO	NO	NO	NO	Title fee.
39	CES/Closed End Second	YES	YES	YES	YES	
40	Check processing fee	YES	YES	YES	YES	
41	City Property Taxes	NO	NO	NO	NO	
42	City/county tax/ stamps	NO	NO	NO	NO	
43	CLO	YES	YES	YES	YES	Not a finance charge if paid by someone other than the borrower.
44	Closing fee	YES	YES	YES	YES	Same as Settlement or Escrow or Attorney.
45	Closing Letter	YES	YES	YES	YES	
46	Closing protection letter	YES	YES	YES	YES	
47	Closing service letter	YES	YES	YES	YES	
48	Combo Fee	YES	YES	YES	YES	
49	Commitment Fee	YES	YES	YES	YES	
50	Compliance Cert/Reg Copy	YES	YES	YES	YES	
51	CON/MOD	YES	YES	YES	NO	Not a finance charge if paid to HOA.
52	Concurrent Junior Mortgage Escrow Fee	YES	YES	YES	YES	
53	Condo PUD Approval Fee	YES	YES	YES	NO	Not a finance charge if paid to HOA.
54	Condo Questionnaire fee	YES	YES	YES	YES	
55	Conservation fee	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.
56	Construction Admin Fee	YES	YES	YES	YES	
57	Copy or Fax fee	YES	YES	YES	YES	
58	Cost to Broker	YES	YES	YES	YES	
59	County Property Taxes	NO	NO	NO	NO	
60	County Surcharge Fee	NO	NO	NO	NO	
61	County Taxes	NO	NO	NO	NO	
62	Courier fee	YES	YES	YES	YES	Same as Overnight Fees, Express Mail Fees, Delivery Fee, etc
63	Credit Report	NO	NO	NO	NO	
64	Deed of Trust (DOT) release	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.
65	Deed Prep Fee	NO	NO	NO	NO	
66	Demand Fee	NO	NO	NO	NO	
67	Desktop Underwriter Fee	YES	YES	YES	YES	
68	Digital docs	YES	YES	YES	YES	
69	Disbursement fee	YES	YES	YES	YES	

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70	Discharge of Mortgage	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.
71	Discount Fee	YES	YES	YES	YES	
72	Doc imaging	YES	YES	YES	YES	
73	Doc Service Fee	YES	YES	YES	YES	
74	Docufile	YES	YES	YES	YES	
75	Document Certification	YES	YES	YES	YES	
76	Document Fee	NO	NO	NO	NO	Not a finance charge if for Doc Preparation, and if bona fide and reasonable in amount.
77	Document fee (Email or Printing)	YES	YES	YES	YES	
78	Document Handling Fee	YES	YES	YES	YES	
79	Document Maintenance Fee	YES	YES	YES	YES	
80	Document Preparation	NO	NO	NO	NO	Not a finance charge if for Doc Preparation, and if bona fide and reasonable in amount.
81	Document Processing	YES	YES	YES	YES	
82	Document Retrieval	YES	YES	YES	YES	
83	Document Review	YES	YES	YES	YES	
84	Document Signing Fee	YES	YES	YES	YES	
85	DocuServe	YES	YES	YES	YES	
86	Draw Fee	YES	YES	YES	YES	HELOC fee to draw.
87	Draw Fee (Document Preperation)	NO	NO	NO	NO	Not a finance charge if for Doc Preparation, and if bona fide and reasonable in amount.
88	DU/LP Fee	YES	YES	YES	YES	
89	Duplicate Tax Bill	YES	YES	YES	YES	
90	Early Issue Fee	NO	NO	NO	NO	Insurance Premium.
91	E-doc fee	YES	YES	YES	YES	
92	Electronic Doc Delivery Fee	YES	YES	YES	YES	
93	Electronic Recording Fee	YES	YES	YES	YES	
94	Endorsements	NO	NO	NO	NO	Title fee.
95	Environmental Protection Lien	NO	NO	NO	NO	Title fee.
96	Equity Set Up fee	YES	YES	YES	YES	
97	Escrow Accounting Fee	YES	YES	YES	YES	
98	Escrow Fee	YES	YES	YES	YES	Same as Settlement or Closing or Attorney.
99	Escrow Hold Back Admin. Fee	YES	YES	YES	YES	
100	Escrow Sales Tax	NO	NO	NO	NO	
101	Escrow Waiver Fee	YES	YES	YES	YES	
102	Estoppel fee	NO	NO	NO	NO	Title fee.
103	Express Mail Fee	YES	YES	YES	YES	Or overnight delivery, shipping and handling.
104	Expressline Processing Fee	YES	YES	YES	YES	
105	Extra Check Charge	YES	YES	YES	YES	
106	Fax fee	YES	YES	YES	YES	
107	FHA 203K Termite Fee	YES	YES	YES	YES	
108	FHA 203K Title Update Fee	YES	YES	YES	YES	
109	FHA MIP	YES	YES	YES	YES	
110	FHA MIP Impounds	YES	YES	YES	YES	
111	FHLMC REO Delivery Fee	YES	YES	YES	YES	
112	File Maintenance	YES	YES	YES	YES	
113	Filing Fee	YES	YES	YES	YES	
114	Final title update	NO	NO	NO	NO	Title fee.
115	Finance Charges	YES	YES	YES	YES	
116	Flood Fee (if Cert is NOT Life of Loan)	NO	NO	NO	NO	Not a finance charge if flood determination only.
117	Flood Fee (if Cert is Life of Loan)	YES	YES	YES	YES	
118	Flood Insurance Services	YES	YES	YES	YES	Not a finance charge if for insurance or flood determination.
119	Flood Report Fee	YES	YES	YES	YES	Not a finance charge if for insurance or flood determination.
120	Flood/Hazard Insurance Premiums	NO	NO	NO	NO	
121	Florida Form 9	NO	NO	NO	NO	Title fee.
122	Funding Fee	YES	YES	YES	YES	
123	Gap Risk Fee	YES	YES	YES	YES	
124	GA Residential Mortgage fee	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.
125	Government Service Fee	YES	YES	YES	YES	
126	Land Title	YES	YES	YES	YES	
127	Hand Recording	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.
128	Handling Fee	YES	YES	YES	YES	
129	Hazard Insurance	NO	NO	NO	NO	
130	Hazard Insurance Premium	NO	NO	NO	NO	
131	HELOC Fee	YES	YES	YES	YES	
132	HOA Dues	NO	NO	NO	NO	
133	Imaging fee	YES	YES	YES	YES	
134	Inspection fee	NO	NO	NO	NO	Not a finance charge if for an inspection of the property, and the service is performed before closing.
135	Intangible Tax	NO	NO	NO	NO	

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136	Interest	YES	YES	YES	YES	
137	Investor Fee	YES	YES	YES	YES	
138	ITI Agent Registration Fee	YES	YES	YES	YES	
139	Judgment Fee	NO	NO	NO	NO	Title fee.
140	Judgment Search	NO	NO	NO	NO	Title fee.
141	Jumbo Pool Fee	YES	YES	YES	YES	
142	Junior Loan Policy	NO	NO	NO	NO	Title fee.
143	L109 PIRT	NO	NO	NO	NO	Title fee.
144	LARA Analysis	YES	YES	YES	YES	
145	LARA Escalation	YES	YES	YES	YES	
146	Legal & Vesting	NO	NO	NO	NO	Title fee.
147	Lender direct fee	YES	YES	YES	YES	
148	Lender fee	YES	YES	YES	YES	
149	Lender's coverage	NO	NO	NO	NO	Title fee.
150	Lenders Inspection Fee	NO	NO	NO	NO	Not a finance charge if for an inspection of the property, and the service is performed before closing.
151	Lien Finance Report	NO	NO	NO	NO	Title fee.
152	Lien Protection Insurance	NO	NO	NO	NO	Title fee.
153	Lien Search	NO	NO	NO	NO	Title fee.
154	Limited Realty Report	NO	NO	NO	NO	Title fee.
155	Line Entry Fee	YES	YES	YES	YES	
156	Loan Discount	YES	YES	YES	YES	
157	Loan fee	YES	YES	YES	YES	
158	Loan Origination Fee	YES	YES	YES	YES	
159	Loan package fee	YES	YES	YES	YES	
160	Loan Package preparation fee	YES	YES	YES	YES	
161	Loan Review Fee	YES	YES	YES	YES	
162	Loan Tie-In fee	YES	YES	YES	YES	
163	Lock in Fee	YES	YES	YES	YES	
164	Master Servicer Administration Fee	YES	YES	YES	YES	
165	MCC Application Fee	YES	YES	YES	YES	
166	MCC Fee to Agency	YES	YES	YES	YES	
167	MCC Fee to Lender	YES	YES	YES	YES	
168	Mechanical Lien	NO	NO	NO	NO	Title fee.
169	MERS fee	YES	YES	YES	YES	
170	Messenger fee	YES	YES	YES	YES	Same as Overnight Fees, Express Mail Fees, Delivery Fee, etc
171	Miscellaneous Lender/Broker Fees	YES	YES	YES	YES	
172	Mortgage Certification Fee	YES	YES	NO	YES	
173	Mortgage Fee	YES	YES	YES	YES	
174	Mortgage Insurance Application fee	YES	YES	YES	YES	
175	Mortgage Insurance Impounds	YES	YES	YES	YES	
176	Mortgage Insurance Premium	YES	YES	YES	YES	
177	Mortgage Insurance Service	YES	YES	YES	YES	
178	Mortgage Registration Tax	NO	NO	NO	NO	
179	Mortgage Tax to title	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.
180	MRB Compliance Fee	YES	YES	YES	YES	
181	MRB Funding Fee	YES	YES	YES	YES	
182	Municipal Lien Certificate	NO	NO	NO	NO	Title fee.
183	Name Search	NO	NO	NO	NO	Title fee.
184	Nav Serv	NO	NO	NO	NO	Title fee.
185	NCHFA Processing Fee	YES	YES	YES	YES	
186	NOC recording	NO	NO	NO	NO	
187	Notary (Mobile)	YES	YES	YES	YES	Only if Mobile Notary.
188	Notary / signing	YES	YES	YES	YES	The notary fee is not a finance charge, but the signing fee is. If lumped together, then the total is a FC.
189	Notary and signing	YES	YES	YES	YES	The notary fee is not a finance charge, but the signing fee is. If lumped together, then the total is a FC.
190	Notary Fees	NO	NO	NO	NO	Not a finance charge if only for notarial action.
191	Notice of Seizure fee	YES	YES	YES	YES	
192	Notice of Settlement	YES	YES	YES	YES	
193	NY Consolidation & Modification	YES	YES	YES	YES	
194	O & E Report	NO	NO	NO	NO	Title fee.
195	Obtain & File Release Document	YES	YES	YES	YES	
196	Obtain & Record Municipal Lien	YES	YES	YES	YES	
197	Order Demand Statement	YES	YES	YES	YES	
198	Origination Fee	YES	YES	YES	YES	
199	OTC 442 reinspection	YES	YES	YES	YES	
200	OTC additional draw inspections	YES	YES	YES	YES	
201	OTC foundation title endorsement	YES	YES	YES	YES	
202	OTC Survey	YES	YES	YES	YES	

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203	Outside Loan Signing/Notary Fee	YES	YES	YES	YES	The notary fee is not a finance charge, but the signing fee is. If lumped together, then the total is a FC.
204	Overnight Fee	YES	YES	YES	YES	
205	Owner's Coverage	NO	NO	NO	NO	Title fee.
206	Patriot Act Service Fee	NO	NO	NO	NO	
207	Payoff credit card	NO	NO	NO	NO	Yes, if fee is for the service to payoff credit cards or other debt.
208	Payoff service fee	YES	YES	YES	YES	
209	PCOR Fee	YES	YES	YES	YES	
210	Per Diem/Interest	YES	YES	YES	YES	
211	Pest Inspection	NO	NO	NO	NO	
212	Piggyback second	YES	YES	YES	YES	
213	Plan Review Fee	YES	YES	YES	YES	
214	Points	YES	YES	YES	YES	
215	Post Closing Fee	YES	YES	YES	YES	
216	Private Mortgage Insurance	YES	YES	YES	YES	
217	Private Mtg Insurance Impounds	YES	YES	YES	YES	
218	Private Mtg Insurance Premium	YES	YES	YES	YES	
219	Processing fee	YES	YES	YES	YES	
220	Processing Fee to Bond Authority	YES	YES	YES	YES	
221	Property Valuation Fee	YES	YES	YES	YES	
222	Quality Assurance	YES	YES	YES	YES	
223	Quit Claim Deed	NO	NO	NO	NO	
224	Rapid Lien Fee	YES	YES	YES	YES	
225	Rec/filing fee	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.
226	Recertification fee - 442	NO	NO	NO	NO	442-Certification for completion.
227	Recertification fee to title	NO	NO	NO	NO	Title fee.
228	Reconveyance fee	NO	NO	NO	NO	If paid to recorder to record satisfaction on the old loan, this is a cost of the old loan, not a FC on the new loan.
229	Record Investment Addendum	NO	NO	NO	NO	Not a finance charge if paid to a government agency to record.
230	Record Mortgage	NO	NO	NO	NO	Not a finance charge if paid to a government agency to record.
231	Record Request for Notice	NO	NO	NO	NO	Not a finance charge if paid to a government agency to record.
232	Record Solo & Separate	NO	NO	NO	NO	Not a finance charge if paid to a government agency to record.
233	Record warranty deed	NO	NO	NO	NO	Not a finance charge if paid to a government agency to record.
234	Recording Escrow Fee	YES	YES	YES	YES	
235	Recording fees	YES	YES	NO	YES	Not a finance charge if paid to a government agency to record.
236	Recording handling fee	YES	YES	YES	YES	
237	Recording Satisfaction Fee	YES	YES	NO	YES	Not a finance charge if paid to a government agency to record.
238	Recording service fee	YES	YES	YES	YES	
239	Re-Draw Fee (Document Preparation)	NO	NO	NO	NO	Not a finance charge if for Doc Preparation, and if bona fide and reasonable in amount.
240	Reimbursement	YES	YES	YES	YES	
241	Release recordation	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.
242	Remote Document Fee	YES	YES	YES	YES	
243	Remote Fee	YES	YES	YES	YES	
244	Rental Housing Support Act	NO	NO	NO	NO	
245	Report Fee	YES	YES	YES	YES	
246	by Lender	YES	YES	YES	YES	
247	Residential Housing Support Program	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.
248	Residential Mortgage fee	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.
249	Return Package fee	YES	YES	YES	YES	
250	RHS Guarantee Fee	YES	YES	YES	YES	
251	RHSP	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.
252	Rush Recording fee	YES	YES	YES	YES	
253	to a Gov. Agency	YES	YES	YES	YES	
254	Sales Tax	NO	NO	NO	NO	
255	Sales Tax paid to a Gov Agency	NO	NO	NO	NO	
256	Satisfaction fee	NO	NO	NO	NO	If this is the fee to satisfy the old loan being paid off, then it is a cost of the old loan, not a FC on the new loan.
257	Scan Fee	YES	YES	YES	YES	
258	Search & Exam	NO	NO	NO	NO	Title Search
259	Service fee	YES	YES	YES	YES	

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260	Service Release	YES	YES	YES	YES	
261	Settlement or Closing	YES	YES	YES	YES	
262	Settlement/Escrow Agnt Misc. fees	YES	YES	YES	YES	
263	Service Fee	YES	YES	YES	YES	
264	Shortfall Fee	YES	YES	YES	YES	
265	Sign up fee	YES	YES	YES	YES	
266	Signature Fee	YES	YES	YES	YES	The notary fee is not a FC, but the signing fee is. If lumped together, then the total is a FC.
267	Signing fee	YES	YES	YES	YES	
268	Simultaneous issue	YES	YES	YES	YES	
269	Simultaneous Second	YES	YES	YES	YES	
270	Stand Alone 2nd	YES	YES	YES	YES	
271	State Documentary Transfer Tax	NO	NO	NO	NO	
272	State tax stamps on Mortgage	NO	NO	NO	NO	
273	State tax/stamps	NO	NO	NO	NO	
274	Statement Fee	YES	YES	YES	YES	
275	Statutory Policy Fee	YES	YES	YES	YES	
276	Storage fee	YES	YES	YES	YES	
277	Streamline Valuation Fee	YES	YES	YES	YES	
278	Sub-Escrow or Sub Title Fee	YES	YES	YES	YES	
279	Subordination Fee	YES	YES	YES	YES	
280	Supplemental Origination Fee	YES	YES	YES	YES	
281	Survey	NO	NO	NO	NO	
282	Tax Certificate Fee	YES	YES	NO	YES	Not a finance charge if paid to a Government entity.
283	Tax Payment Fee	YES	YES	YES	YES	
284	Tax Registration Fee	YES	YES	YES	YES	
285	Tax Related Fee	YES	YES	YES	YES	
286	Tax Report Fee	NO	NO	NO	NO	
287	Tax Report Processing Fee	YES	YES	YES	YES	
288	Tax Search Fee	NO	NO	NO	NO	Not a finance charge if tax search was part of the title work to verify the taxes and whether paid.
289	Tax Service or Tax Contract Fee	YES	YES	YES	YES	
290	Tennessee Service Charge	YES	YES	YES	YES	
291	Third Party processing fee	YES	YES	YES	YES	
292	Tie in Fee	YES	YES	YES	YES	
293	Title Cancellation Fee	YES	YES	YES	YES	
294	Title Examination	NO	NO	NO	NO	Title fee.
295	Title Insurance	NO	NO	NO	NO	Title fee.
296	Title Insurance Binder	NO	NO	NO	NO	Title fee.
297	Tracking	YES	YES	YES	YES	
298	Transfer Fee	YES	YES	YES	YES	
299	Typing fee	YES	YES	YES	YES	
300	Underwriting fee	YES	YES	YES	YES	
301	Update Fee	YES	YES	YES	YES	
302	Up-front MIP	YES	YES	YES	YES	
303	VA Funding Fee	YES	YES	YES	YES	
304	VHDA Bond Loan Fee	YES	YES	YES	YES	
305	VOD - Verification of Deposit	YES	YES	YES	YES	
306	VOE/ Verify of Employment Fee	YES	YES	YES	YES	
307	Walk Thru Recording	YES	YES	YES	YES	
308	Warehouse Fee	YES	YES	YES	YES	
309	Wire fee	YES	YES	YES	YES	
310	Wire Handling fee	YES	YES	YES	YES	
311	Work share fee	YES	YES	YES	YES	
312	WV State Loan Fee	YES	YES	YES	YES	
313	YSP	YES	YES	YES	YES	Not a finance charge if paid by someone other than the borrower.