



| Broker Disclosure Date | | | | | |
|---------------------------------------|---|-----------------|-----|-------------------------|------------------------------|
| BROKER LOAN COST & FEES ITEMIZATION | | | | | |
| CHARGES | % | NAME OF COMPANY | POC | AMOUNT PAID BY BORROWER | AMOUNT PAID BY SELLER/LENDER |
| A. Origination Charges | | | | | |
| Loan Discount Points | | | | | |
| Mortgage Broker Fee | | | | | |
| Broker Processing Fee | | | | | |
| Contract Processing Fee | | | | | |
| Commitment Fee* | | | | | |
| Exception Fee | | | | | |
| | | | | | |
| B. Services Borrower Did Not Shop For | | | | | |
| Appraisal Fee | | | | | |
| Attorney's Fee | | | | | |
| BPO Fee | | | | | |
| Credit Report Fee | | | | | |
| Redraw Fee | | | | | |
| | | | | | |
| | | | | | |
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| C. Services Borrower Did Shop For | | | | | |
| Abstract or Title Search | | | | | |
| Courier Fee | | | | | |
| Disbursement Fee | | | | | |
| Lender Coverage | | | | | |
| Title - Attorney's Fee | | | | | |
| Title - Document Preparation | | | | | |
| Title - Notary Fee | | | | | |
| Title - Settlement Agent Fee | | | | | |
| Wire Transfer Fee | | | | | |
| Sub-Escrow Fee | | | | | |
| Closing Fee/Escrow Fee | | | | | |
| Title Exam | | | | | |
| Title Insurance Binder - Wet | | | | | |
| Title Endorsements | | | | | |
| Loan Tie-In Fee | | | | | |
| Owners Title Fee - Purchase | | | | | |
| Survey | | | | | |
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| D. Taxes and Other Government Fees | | | | | |
| Recording Fee - Deed | | | | | |
| Recording Fee - Mortgage | | | | | |
| Recording Fee - Release | | | | | |
| Transfer Tax Fee | | | | | |
| GA GRMA Fee (GA Only) | | | | | |
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| City/County Deed Tax/Stamp Fee | | | | | |
| City/County Mortgage Tax/Stamp Fee | | | | | |
| State Deed Tax/Stamp Fee | | | | | |
| State Mortgage Tax Stamp Fee | | | | | |
| Total | | | | | |

*NJ - Underwriting fee needs to be called commitment fee

The content in this communication is provided for informational purposes only and should not be considered legal advice. Should you have any questions regarding TILA-RESPA Integrated Disclosure and how it impacts your business, please contact your legal counsel.

Date: 09/05/2023