

Fee Tolerance Categories – Reference Guide

ZERO TOLERANCE	10% TOLERANCE	NO TOLERANCE LIMIT
EXAMPLES		
<ul style="list-style-type: none"> • Fees paid to Broker <ul style="list-style-type: none"> • Lender Paid compensation is not included 	<ul style="list-style-type: none"> • Fees the Borrower <u>May</u> Shop For <ul style="list-style-type: none"> • Attorney Fee • Pest Inspection Fee • Survey Fee • Title – Closing Agent Fee • Title – Closing Protection Letter Fee • Title – Insurance <ul style="list-style-type: none"> ▪ May NOT be paid to an Affiliate • Termite Inspection Fee • Settlement or Closing Fee 	<ul style="list-style-type: none"> • Insurance and Tax <ul style="list-style-type: none"> • Homeowners Insurance • Flood Insurance • Earthquake Insurance • Mortgage Insurance (Paid at Closing) • Lender Paid Mortgage Insurance (LPMI) • Real Estate Taxes
<ul style="list-style-type: none"> • Fees paid to Creditor 	<ul style="list-style-type: none"> • Services for which the Borrower May Shop for but does NOT 	<ul style="list-style-type: none"> • Prepaid Interest
<ul style="list-style-type: none"> • Fees paid to Affiliate <ul style="list-style-type: none"> • Carrington Title • Carrington Escrow 	<ul style="list-style-type: none"> • Government Fees <ul style="list-style-type: none"> • Recording Fees • Subordination Recording Fee • County Deed Stamps 	<ul style="list-style-type: none"> • Amounts Placed in Escrow
<ul style="list-style-type: none"> • Fees the Borrower <u>May NOT</u> Shop for <ul style="list-style-type: none"> • Appraisal Fee • Credit Report Fee • Flood Determination Fee • Underwriting Fee • FHA – Upfront Mortgage Insurance fee • VA – Funding Fee • USDA – Guarantee Fee 		<ul style="list-style-type: none"> • Fees Paid to Third Party Services Selected by the Borrower, Not on the Settlement Servicer Provider List <ul style="list-style-type: none"> • Homeowners Association and Condominium Fees • Inspection Fees not required by the Lender • Warranties for Home Appliances and Systems (Optional)
<ul style="list-style-type: none"> • Borrower Paid Compensation 		
<ul style="list-style-type: none"> • Transfer Taxes 		