

TRID Curated Comparison Report

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Loan & Property Summary

Field	Value
Borrower(s)	John & Jane Doe
Property	123 Main Street, Springfield, ST 12345
Loan ID	123456789
Loan Type	Conventional
Purpose	Purchase
Product	30-year fixed
Term	360 months

TRID Fee Matching Summary

Metric	Value
Total Fees (matched/compared)	7
Within tolerance (count)	4
Tolerance issues (count)	3
Zero Tolerance Fees (A, B)	3
10% Tolerance Fees (C, E)	2
Unlimited Tolerance Fees (F, G, H)	2

AI Summary (Optional)

- **high_level:** Most fees are within TRID tolerance; a few zero-tolerance items exceed LE amounts.
- **zero_tolerance_issues:** Origination Fee increased from LE to CD.
- **ten_percent_tolerance_issues:** Recording fees remain within 10% aggregate threshold.

Detailed Fee Comparison (Loan Estimate vs Closing Disclosure)

Fee Name	Sec	Tol.	LE Amt	CD Amt	Diff	Status	Conf.	Provider
Origination Fee	A	zero	\$1,000.00	\$1,200.00	+200.00	Exceeded ZERO tolerance	0.99	ABC Mortgage, Inc.
Application Fee	A	zero	\$500.00	\$500.00	0.00	Within ZERO tolerance	0.98	ABC Mortgage, Inc.
Appraisal Fee	B	zero	\$600.00	\$650.00	+50.00	Exceeded ZERO tolerance	0.97	ABC Appraisers LLC
Recording Fees	E	ten_percent	\$600.00	\$650.00	+50.00	Within 10% tolerance	0.95	County Recorder
Transfer Taxes	E	ten_percent	\$600.00	\$600.00	0.00	Within 10% tolerance	0.98	County Tax Authority
Homeowner's Insurance (12 months)	F	unlimited	\$900.00	\$900.00	0.00	Within tolerance (unlimited)	0.99	Best Home Insurance Co.
HOA Transfer Fee	H	unlimited	—	\$400.00	+400.00	Added on CD	0.80	Pine Ridge HOA