

List of Home Equity Fees for calculating the 2 percent

<u>INCLUDED</u>	<u>NOT INCLUDED</u>
Administrative Fee	Discount Points*
Assignments Fee	Flood Insurance
Certification that HOA Maintenance Fee is Current	Hazard Insurance
Closing Fee	HOA Maintenance Fees
Commitment Fee	Late Charges
Condo Questionnaire	Post Default Attorney Fees
Courier Fee	Property Tax
Credit Life (If required by Lender)	Per Diem Interest
Credit Report	*Appraisal -fee to the appraiser
Deed Restrictions	Endorsements for Title Insurance
Discount Points	Survey
Document Preparation	Title Insurance Premium
Escrow Fee	
Escrow Waiver	
Flood Certification	
Mortgage Insurance	
Origination Fee	
Pest Inspection	
Processing Fee	
Property Tax Certification	
Property Tax Service Fee	
Rate Lock Extension Fee	
Recording Fees	
Underwriting Fee	
Warehouse Fee	
HOA Transfer Fee	
Underwriting Fee	

***Must be bona-fide**

*Appraisal Management fee is included