

These are examples of the most common fees that fall into each block on the GFE. The "Example Fees" are representative only and based on assumptions applicable to a typical loan. However, the facts of each loan and the actions of the lender, broker, and/or borrower, may require fees to be disclosed in different blocks than those disclosed here.

Block	Fee Category	Example Fees
Blocks 1 & 2 are typically lender/broker fees (paid to lender or broker)		
1	"Our origination charge"	Origination Fee Yield Spread Premium (YSP) Commitment Fee Processing Fee Underwriting Fee Lock In Fee Extended Lock Fee Rate Lock Extension Fee Return to Float Fee Escrow Waiver Fee Work Escrow Holdback Fund Fee Repair Admin Fee (Reverse)
2	Credit or charge for the interest rate chosen	Yield Spread Premium (YSP) Loan Discount Points
Blocks 3 – 8 are typically third party fees (collected by lender/broker/closing agent and paid to a party other than lender/broker)		
3	Required services that we (lender/broker) select	Appraisal Fee Final Inspection Fee Credit Report Fee FHA Upfront MIP VA Funding Fee RD Guarantee Fee MI Initial Premium
4	Title services and lender's title insurance	Title Insurance – Lender's Coverage Title Guarantee Title Endorsements Title Search Fee Name Search Fee Settlement Fee Attorney Fee Courier/messenger/overnight delivery Fee Recording Service Fee
5	Owner's title insurance	Title Insurance – Owner's Coverage (Required to be disclosed on all purchase transactions regardless of intent to purchase)
6	Required services that you (borrower) can shop for	Inspections (pest, well, etc) Flood/Life of Loan Fee Tax Service Fee Survey Fee HECM Counseling Fee (Reverse)
7	Government recording charges	Recording Fee - Transfer Deeds Recording Fee - Mortgage/DOT
8	Transfer taxes	City/County Tax/Stamps State Tax/Stamps Intangible Tax Residential Mortgage Loan Fee, etc.

Your Adjusted Origination Charges

1. Our origination charge
This charge is for getting this loan for you.
2. Your credit or charge (points) for the specific interest rate chosen
 - The credit or charge for the interest rate of [] % is included in "Our origination charge." (See item 1 above.)
 - You receive a credit of \$ [] for this interest rate of [] %. This credit **reduces** your settlement charges.
 - You pay a charge of \$ [] for this interest rate of [] %. This charge (points) **increases** your total settlement charges.

The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.

A Your Adjusted Origination Charges

Your Charges for All Other Settlement Services

3. Required services that we select
These charges are for services we require to complete your settlement. We will choose the providers of these services.

Service	Charge
4. Title services and lender's title insurance
This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.
5. Owner's title insurance
You may purchase an owner's title insurance policy to protect your interest in the property.
6. Required services that you can shop for
These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below.

Service	Charge
7. Government recording charges
These charges are for state and local fees to record your loan and title documents.
8. Transfer taxes
These charges are for state and local fees on mortgages and home sales.

