

| Points & Fees  | Map  | Recommended Prepaid Finance | APR Affecting |
|--|--|-----------------------------|---------------|
| <b>800: Items Payable in Connection with Loan</b>          |  |                             |               |
| Origination Fee  | 801 Loan Origination Fee                               | x                           | Yes           |
| Discount Point   | 802 Loan Discount Fee                                  | x                           | Yes           |
| Appraisal Fee  | 803 Appraisal Fee                                      |                             | No            |
| Credit Report Fee  | 804 Credit Report Fee                                  |                             | No            |
| Inspection Fee   | 805 Lender Inspection Fee (performed prior to closing) |                             | No            |
| Inspection Fee   | 805 Lender Inspection Fee (performed post closing)     | x                           | Yes           |
| Mortgage Insurance Application Fee                         | 806 Mortgage Insurance Application Fee                 | x                           | Yes           |
| Assumption Fee   | 807 Assumption Fee                                     | x                           | Yes           |
| Modification Fee   | 800 Modification Fee                                   | x                           | Yes           |
| Tie-In Fee   | 800 Tie-In Fee   | x                           | Yes           |
| Broker Fee   | 800 Mortgage Broker Fee (Direct)                       | x                           | Yes           |
| Yield Spread Premium or Rebate                             | 800 Yield Spread Premium                               |                             | No            |
| CLO Access Fee   | 800 CLO Access Fee                                     | x                           | Yes           |
| Application Fee  | 800 Application Fee                                    | x                           | Yes           |
| Rate Lock Fee  | 800 Rat Lock Fee                                       | x                           | Yes           |
| Commitment Fee   | 800 Commitment Fee                                     | x                           | Yes           |
| Processing Fee   | 800 Processing Fee                                     | x                           | Yes           |
| Underwriting Fee   | 800 Underwriting Fee                                   | x                           | Yes           |
| Adminstration Fee  | 800 Administration Fee                                 | x                           | Yes           |
| Appraisal Review Fee                                       | 800 Appraisal Review Fee                               | x                           | Yes           |
| Appraisal Re-Inspection Fee                                | 800 Appraisal Re-Inspection Fee                        |                             | No            |
| Flood Cert - Initial Fee                                   | 800 Flood Determination - Initial Fee                  |                             | No            |
| Flood Cert - Life of Loan Fee                              | 800 Flood determination - Life of Loan Fee             | x                           | Yes           |
| Document Preparation Fee                                   | 800 Document Preparation Fee                           | x                           | Yes           |
| Document Signing Fee                                       | 800 Document Signing Fee                               | x                           | Yes           |
| Courier / Messenger Fee                                    | 800 Courier / Messenger Fee                            | x                           | Yes           |
| Tax Services Fee   | 800 Tax Related Services Fee                           | x                           | Yes           |
| Wire Fee   | 800 Wire Transfer Fee                                  | x                           | Yes           |
| Warehousing Fee  | 800 Warehousing Fee                                    | x                           | Yes           |
| Advance Mortgage Payments                                  | 800 Advance Mortgage Payments                          | x                           | Yes           |
| Credit Life Insurance Premium                              | 800 Credit Life Insurance Premium                      | x                           | Yes           |
| Accident Insurance Premium                                 | 800 Accident Insurance Premium                         | x                           | Yes           |
| Health Insurance Premium                                   | 800 Health Insurance Premium                           | x                           | Yes           |
| Loss of Income Insurance Premium                           | 800 Loss of Income Insurance Premium                   | x                           | Yes           |
| Debt Cancellation Fee                                      | 800 Debt Cancellation Fee                              | x                           | Yes           |
| Prepayment Penalty   | 800 Prepayment Penalty                                 | x                           | Yes           |
| Compliance Audit / Quality Control Fee                     | 800 Compliance Audit / Quality Control Fee             | x                           | Yes           |
| Copy Fee / Fax Fee   | 800 Blank Field  | x                           | Yes           |
| <b>900: Items Required by Lender to be Paid In Advance</b> |  |                             |               |
| Interest   | 901 Interest   | x                           | Yes           |
| Mortgage Insurance Premium                                 | 902 Mortgage Insurance Premium                         | x                           | Yes           |
| Hazard Insurance Premium                                   | 903 Hazard Insurance Premium                           |                             | No            |
| County Property Taxes                                      | 900 County Property Taxes                              |                             | No            |
| Flood Insurance Premium                                    | 900 Flood Insurance Premium                            |                             | No            |
| <b>1000: Reserves Deposited With Lender</b>                |  |                             |               |
| Hazard Insurance Reserve                                   | 1001 Hazard Insurance Reserve                          |                             | No            |
| Mortgage Insurance Reserve                                 | 1002 Mortgage Insurance Reserve                        | x                           | Yes           |
| City Property Taxes Reserve                                | 1003 City Property Taxes Reserve                       |                             | No            |
| County Property Taxes Reserve                              | 1004 County Property Taxes Reserve                     |                             | No            |
| Annual Assessments   | 1005 Annual Assessments                                |                             | No            |
| <b>1100: Title Charges</b>                                 |  |                             |               |
| Settlement / Closing / Escrow Fee                          | 1101 Settlement / Closing / Escrow Fee                 | x                           | Yes           |
| Abstract / Title Search Fee                                | 1102 Abstract / Title Search Fee                       |                             | No            |
| Title Examination Fee                                      | 1103 Title Examination Fee                             |                             | No            |
| Title Insurance Binder Fee                                 | 1104 Title Insurance Binder fee                        |                             | No            |
| Document Preparation Fee                                   | 1105 Title Document Preparation Fee                    |                             | No            |
| Notary Fee / Mobile Notary Fee                             | 1106 Notary fee / Sometimes Yes if Mobile              | x                           | No/Yes        |
| Attorney's Fee   | 1107 Attorney's Fee                                    |                             | No            |
| Attorney's Fee   | 1107 Attorney's Fee (Other)                            | x                           | Yes           |
| Title Insurance  | 1108 Title Insurance                                   |                             | No            |
| Lender's Coverage  | 1109 Lender's Coverage                                 |                             | No            |
| Owner's Coverage   | 1110 Owner's Coverage                                  |                             | No            |
| Assignment Endorsement Fee                                 | 1100 Assignment Endorsement Fee                        |                             | No            |
| Sub-Escrow Fee   | 1100 Sub-Escrow Fee                                    | x                           | Yes           |
| Reconveyance fee   | 1100 Reconveyance Fee                                  |                             | No            |
| Courier Fee  | 1100 Title Courier Fee                                 | x                           | Yes           |
| Wire Fee   | 1100 Funding, Wire or Disbursement Fee                 | x                           | Yes           |
| <b>1200: Government Recording &amp; Transfer Charges</b>   |  |                             |               |
| Recording Fee  | 1201 Recording Fee                                     |                             | No            |
| City / County / Tax / Stamp                                | 1202 City / County / Tax / Stamp                       |                             | No            |
| State Tax / Stamp  | 1203 State Tax / Stamp                                 |                             | No            |

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| Subordination Recording Fee                | 1200 Subordination Recording Fee     | x                           | Yes           |
| Assignment Recording Fee                   | 1200 Assignment Recording Fee        | x                           | Yes           |
| Recording Service Fee                      | 1200 Recording Service Fee           | x                           | Yes           |
| Intangible Tax                             | 1200 Intangible Tax                  |                             | No            |
| <b>1300: Additional Settlement Charges</b> |                                      |                             |               |
| Survey Fee                                 | 1301 Survey Fee                      |                             | No            |
| Pest Inspection Fee                        | 1302 Pest Inspection Fee             |                             | No            |
| Architectural / Engineering Fee            | 1300 Architectural / Engineering Fee |                             | No            |
| Building Permit                            | 1300 Building Permit                 |                             | No            |

This chart should be used as a tool to improve understanding of the general definition of finance charges. This chart should not be used as legal interpretation of Reg Z and finance charges. Michigan Mutual is not liable for any misinformation contained in this document. The user should seek legal counsel for strict legal interpretation for both federal & state mortgage lending laws.