

# U.S. Bank Home Mortgage Finance and Non-Finance Charge Items

Effective September 20, 2006

Fee	Finance Charge	Not a Finance Charge	Definition
Abstract or Title Search Fee		X	
Administrative Fee	X		
All Items Paid by Seller or Lender		X	
Application Fee	X		
Appraisal Fees:			
- Drive By		X	
- Field Asset Valuation		X	
- Recertification of Value		X	
- Standard		X	
Assignment Fee	X		
Assumption Fee	X		
Attorney's Fees	X		
Bond Fees: (Participation, Reservation, Review, Transfer, etc.) (Bond Program is KHC, OHFA, etc.)	X		
Broker Admin. Fee	X		
Broker Fee/Mortgage Broker Fee	X		
Buydown Fee	X		
Closing/Settlement Fee or Closing/Escrow Fee	X		
Commitment Fee	X		
Computer Fee or Computer Orig Fee (Texas only)	X		
Condo Doc Review Fee or PUD Doc Review Fee (When fee is required and retained by Lender)	X		
Construction Admin Fee	X		
Construction Loan Disbursement Fees (Draw Fees charged by Title Agent or Construction Agent)	X		
Copy Fee	X		
Correspondent Delivery Fee	X		
Courier/Express Mail/Fed Ex or other Overnight Fees (includes fees charged by title agent)	X		
Credit Life and Disability Insurance		X	2

Credit Report Fee		X	
Date Down Endorsement Fee		X	
Delivery/Handling Fee	X		
Disbursement Admin Fee/Disbursing Agent Fee	X		
Discount Fee/Points	X		
Doc Tax Stamp Fee		X	3
Document Delivery or Document Retrieval Fee	X		
Document Review Fee	X		
Document Signing Fee	X		
Electronic Document Delivery or Electronic Retrieval Fee	X		
E-mail Document Fee	X		
Escrow Waiver Fee	X		
Extension Fee (On KHC loans per KHC regulations)	X		
Fax Fee	X		
Final Appraiser Certification of Completion (Performed before closing)		X	
Final Delivery	X		
Flood Certification Fee	X		1
Flood Fee - Life of Loan	X		
Funding Fee	X		
Georgia Per Loan Fee	X		
Hazard Insurance		X	4
Home Buyer Education		X	
Inspection Fees:			
- Chimney		X	
- Compliance (Unless final)		X	
- Gas		X	
- Home		X	
- Mechanical		X	
- Plumbing & Heating		X	
- Radon		X	
- Re-Inspection		X	
- Roof		X	
- Septic		X	
- Termite (Pest)		X	
- Well/Water/Septic		X	
Intangible Tax		X	
Interest Paid Separate Prior to First Regular Payment (MD or DC)	X		
Interest (Interim/Per diem or prepaid interest on new loan)	X		
Judgment Search		X	

Late Payment Charges		X	
Late Request Fee	X		
Lender's Escrow Fees (Fee charged for processing work completion escrow)	X		
Lender's Inspection Fee (Performed by Lender)	X		
Loan Tie In Fee or Loan Fee (CA-Title agent charge to Fed Ex package)	X		
Lock-In Fee (Initial or Extended or Rate Lock Fee)	X		
MCC (Commitment or Application) Fee	X		
MERS Registration Fee	X		
Mortgage Insurance Premiums (Includes amounts collected at closing and during the term – both MIP and PMI)	X		
Mortgage Recording Tax (Charged by the state of New York)		X	
Mortgage Tax Fee		X	
Name Search		X	
Notary Fee		X	
Origination Fee	X		
Payoff Processing Fee	X		
Plat Sketch/Plat Drawing		X	
Post Closing Admin Fee	X		
Premium Tax (May be listed as KY Municipal Premium Tax. This is a tax charged on MIP in the states of Kentucky or Washington. Rate charged will appear on the MI cert. On the HUD, the amount shown for Mortgage Insurance may include this premium tax.)	X		
Processing Fee	X		
Re-certification Fee or Re-certification of Value		X	
Reconveyance Fee		X	
Record Processing or Record Tracking Fee (Wisconsin)	X		
Recording Fees			

- Assignment (Required by Lender)	X		
- City Transfer Tax		X	
- Conservation Fee (to record)		X	
- Deed/Mortgage/Release		X	
- Mortgage Registration		X	
- Mortgage-Abstract/Torrens Release		X	
- Recording Service Fee (Charged by and paid to title co)	X		
- Subordination Agreement Recording Fee	X		
Redraw Fee	X		
Rural Development Guarantee Fee (RHS Guarantee Fee)	X		
Sales Tax or Surcharge on Title or Escrow (Charged by a Title Company)	X		
Servicing Release Premium (Correspondent loans)		X	
Settlement (or Closing) Fee	X		
Signing Service Fee	X		
Staged Inspection Fees on Construction-Perm Loans	X		
Sub-escrow Fee	X		
Subordination Agreement Fee (Fee charged for preparing a subordination agreement which is required by the Lender)	X		
Supplemental Origination Fee	X		
Survey/Escrow Survey		X	
Tax Service Fee or Tax Contract Fee	X		
Telephone Fee	X		
Tie-in Fee (Misc. handling fee charged by Title Agent in CA)	X		
Title Endorsements			
- ARM Rider		X	
- Condo Rider		X	
- PUD Rider		X	
Title Examination		X	
Title Insurance		X	
Title Search		X	
Title Work Fees			
- Affidavit Filing		X	
- Abstracting		X	
- Special Assessment Search		X	
- Well Disclosure Filing		X	
Transfer Fee	X		

Underwriting Fee	X		
VA Funding Fee	X		
VOE and VOD Verification Charges	X		
Wire Fee - Late Wire Request Fee	X		
Wire Fee - Rush Wire Fee	X		
Yield Spread Premiums		X	
203K Fees:			
- Architectural and Engineering Fee	X		
- Bond Fee	X		
- Independent Consultant Fee	X		
- Permits and Other Fees	X		
- Plan Review Fee	X		
- Rehab Advisor Fee	X		
- Rehab Escrow Amount		X	

**Definitions**

1. If the fee includes the initial certification plus life of loan service, and the breakdown of costs between the two are not or cannot be determined to show as separate costs on the GFE & HUD-1, then the entire fee must be disclosed as a prepaid finance charge.
2. Must not be required by the creditor and proper disclosures are on the TIL; a) disclosed as not required; b) disclose premium for initial term; c) customer signs an affirmative written request.
3. Must be properly disclosed on the face of the TIL, or other forms as permitted by Regulation Z, such as the HUD-I, Good Faith Estimate, or Itemization of Amount Financed.
4. Must have proper disclosures on TIL stating that hazard insurance may be obtained from anyone the borrower chooses. If obtained through creditor, cost of hazard insurance must be disclosed.