

"Your Adjusted Origination Charges"					
Box 1		Box 2		Box A	
HUD Line	Tolerance	HUD Line	Tolerance	HUD Line	Tolerance
801	0%	802	0%	803	0%
Comments:		Comments:		Comments:	
All Origination Charges, including Processing and Administrative Fees, even if paid to 3rd party, are included here. However, if this were a "Lender Paid" transaction, the borrower would only see the combination of any 3rd party processing/admin fee and GMG Underwriting Fee (and rush fee, if applicable)		Either the YSP indicated on the Lock (represented as a negative number) or the Discount (represented as a positive number) would be reflected here. This fee is taken directly from the Lock...nothing may be added to it, that is not reflected in the Net Lock Price.		Total of Box 1 and Box 2. If there is a tolerance violation, the cure applied on HUD page 1 for Lines 801 and/or 802 suffice as a cure for Line 803 (see RESPA Roundup, April 2011).	

From page 3, GFE

<p><u>These Charges cannot increase at settlement:</u></p> <ul style="list-style-type: none"> • Our Origination Charge Your credit or charge (points) for the specific interest rate chosen (after you lock your interest rate) • Your adjusted origination charges (after you lock in your interest rate) • Transfer Taxes <p>Tolerance Level = 0%</p>	<p><u>The total of these charges can increase up to 10% at settlement:</u></p> <ul style="list-style-type: none"> • Required services that we select • Title services and lender's title insurance (if we select them or you use companies we identify) • Owner's title insurance (if you use companies we identify) • Required services that you can shop for (if you use companies we identify) • Government recording charges <p>Tolerance Level = 10%*</p>	<p><u>These charges can change at settlement:</u></p> <ul style="list-style-type: none"> • Required services that you can shop for (if you do not use companies we identify) • Title services and lender's title insurance (if you do not use companies we identify) • Owner's title insurance (if you do not use companis we identify) • Initial deposit fro your escrow account • Daily interest charges • Homeowner's Insurance <p>Tolerance Level = none*</p>
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* If a list of companies is *not* provided to the borrower, Tolerance Level is 10%.

** Unless you have an acceptable change of circumstance, and your loan is locked, you may not redisclose a GFE to the borrower.

"Your Charges for All Other Settlement Services"																	
Box 3		Box 4		Box 5		Box 6		Box 7		Box 8		Box 9		Box 10		Box 11	
HUD Line	Tolerance	HUD Line	Tolerance	HUD Line	Tolerance	HUD Line	Tolerance	HUD Line	Tolerance	HUD Line	Tolerance	HUD Line	Tolerance	HUD Line	Tolerance	HUD Line	Tolerance
804-899, 902	10%	1101-1102, 1104-1199	10%	1103	None	1300+	None	1201-1201	10%	1203-1204	10%	1101	None	901	None	903-904	None
Comments: Includes all fees listed in the 800 section that were not included in Box 1 or 2. Also, included FHA UpFront Mortgage Insurance Premium, VA Funding Fee, USDA Guarantee Fee, or Single Premium Financed Conventional MI Premium.		Comments: Includes all Title Fees in the 1100 section, excluding Owner's Title Insurance licy Premium		Comments: There is no tolerance (charges may increase) on this fee IF the borrower does not use a Title Company identified by the Broker in a separate disclosure. If the borrower was not provided with such a disclosure, or used a company on the disclosure provided, then this fee carries a 10% tolerance.		Comments: There is no tolerance (charges may increase) on this fee IF the borrower does not use a Title Company identified by the Broker in a separate disclosure. If the borrower was not provided with such a disclosure, or used a company on the disclosure provided, then this fee carries a 10% tolerance.		Comments: Government Recording Charges...Deed, Mortgage, and Releases		Comments: Transfer Taxes...City, County, State, both Deed and Mortgage		Comments: This is the amount of total escrows held by the lender to pay Taxes and/or Insurance payments on borrower's behalf.				Comments: Property insurance premium have no tolerance.	