

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.