

Mortgage+Care

*The fields in this document are filled in by Mortgage+Care Loan Origination Software.
Please contact us at (800)481-2708 or www.mortcare.com for a list of mergeable documents.*

Charge	Paid To	Include in F/C & APR?	Include in Section 32's 8%?
Interest during loan term	Lender	yes	no
Loan origination fee	lender	yes	yes
Loan discount	lender	yes	yes
Appraisal fee	unaffiliated appraiser	no*	no*
	broker, lender or affiliate	no*	yes
Appraisal review fee	unaffiliated appraiser	no*	no*
	broker, lender or affiliate	no*	yes
Beginning interest	lender	yes	no
Broker commission	broker	yes	yes
Credit report	credit reporting agency	no*	no*
	broker, lender or affiliate	no*	yes
Demand fee	unaffiliated lienholder	maybe yes	maybe yes
Doc prep. fees	unaffiliated service company	no*	no*
	broker, lender or affiliate	no*	yes
Escrow fee, sub-escrow	unaffiliated public escrow or title company	no*	no*
	broker or lender	no*	yes
Fire insurance	unaffiliated ins. company	no	no
Flood cert. (initial)	unaffiliated service company	no*	no
Flood monitoring	unaffiliated service company	yes	yes
Insurance—fire, flood	unaffiliated ins. company	no	no
Insurance—mortgage	unaffiliated ins. company	yes	yes
Messenger, overnight courier	unaffiliated service co. at request of borrower	no	no
	unaffiliated service co. at lender/broker request	yes	yes
Mortgage rating	unaffiliated lienholder	no*	no*
Notary fee per Gov't Code	unaffiliated notary	no*	no*
	lender, broker or affiliate	no*	yes
Processing or underwriting fee	broker or lender	yes	yes
Property taxes/impounds	lender in trust	no	no
Tax service contract	unaffiliated service company	yes	yes
Title insurance	unaffiliated title company	no	no
Title endorse.—assignee	title company	yes	yes
Recording fees—TD	governmental agency	no	no
Recording fees—assignee	governmental agency	yes	yes
Recording Tax—Gov't Tax	governmental agency	no	no
Warehouse fee	lender	yes	yes
Reconveyance fee	unaffiliated lender/service	no	no
	broker or affiliate	no	yes
	lender	no	no