HomeWise DOCS

TRID Loan Estimate Fee Schedule

for

LAKE COUNTRY ESTATES CONDO ASSOCIATION

The following information is provided by Real Estate Specialists to assist you in completing the Loan Estimate. This form lists all available products for the Association and should not be considered a recommendation of what to obtain for your real estate/financing transaction. Identify the items you will order and enter the corresponding fees on the Loan Estimate.

Required Payments	Fee	When Paid
Regular Assessment Amount	$350.00	Monthly
Processing Fee	$50.00	At Close

Compliance Packages	Fee	When Paid
Bank Owned Property Package (For Foreclosed Properties) This package is required for properties that have been recently foreclosed upon or have a deed taken in lieu of foreclosure. Included is a statement of all fees owed by the bank and disclosure information for maintaining and marketing the property. Additional documents from the list below may also be included if they pertain to this Association. **Products included, if they pertain to the Association:** Budget Special Assessments Executive Summary CCRs Bylaws Articles of Incorporation Unit Ledger W-9 Enhanced Payoff Statement Rules and Regulations Insurance Dec Page	$227.00	Up Front

Bundle & Save	Fee	When Paid
1. Premium Lender Questionnaire Bundle (Best Value!) EVERYTHING your underwriter needs to quickly underwrite the subject property. This package includes a Lender Questionnaire and additional documents from the list below if they pertain to this Association. **Products included, if they pertain to the Association:** Budget Special Assessments Executive Summary CCRs Bylaws Articles of Incorporation Questionnaire Rules and Regulations Insurance Dec Page	$152.00	Up Front

2. Standard Lender Questionnaire Bundle Minimum documentation for underwriting the subject property. For most comprehensive package, please see Premium Lender Bundle above. This package includes a Lender Questionnaire and additional documents from the list below if they pertain to this Association. **Products included, if they pertain to the Association:** Budget Questionnaire Insurance Dec Page	$127.00	Up Front
Enhanced Payoff Statement ONLY The Enhanced Payoff Statement includes data elements commonly needed by closing agents such as the payoff amount due, regular assessments, special assessments, current owner violations, assessment escrow amounts, paid through dates, insurance contact information and a list of all fees due at the closing. **Products included, if they pertain to the Association:** Enhanced Payoff Statement	$77.00	Up Front
Enhanced Payoff Statement and Complete Governing Documents Package This bundle contains an Enhanced Payoff Statement which includes information for closing such as the payoff amount due, regular assessments, special assessments, assessment escrow amounts, paid through dates, current owner violations, insurance contact information and a list of all fees due at the closing. You will also find documents attached necessary for appropriate disclosure to the buyer. **Products included, if they pertain to the Association:** Budget Special Assessments Executive Summary CCRs Bylaws Articles of Incorporation Enhanced Payoff Statement Rules and Regulations	$152.00	Up Front

Individual Disclosure Forms and Association Documents	Fee	When Paid
Appraiser Questionnaire	$25.00	Up Front
Articles of Incorporation	$30.00	Up Front
Budget	$35.00	Up Front
Bylaws	$35.00	Up Front
CC&Rs	$50.00	Up Front
Executive Summary	No Cost	No Cost
Insurance Dec Page	$30.00	Up Front
Questionnaire	$107.00	Up Front
Refinance Payoff Statement	$77.00	Up Front
Rules and Regulations	$20.00	Up Front
Statutory Payoff Statement-Payoff Amount ONLY	No Cost	No Cost

Additional Fees (Optional)	Fee	When Paid

CD Delivery Fee	$30.00	Up Front
Credit Card Convenience Fee (for credit card payments only)	$9.95	Up Front
Custom Questionnaire Fee (*Add this fee to Questionnaire Fee)	$50.00	Up Front
Custom Questionnaire Rush Fee (*Add this fee to Questionnaire Rush Fees)	$50.00	Up Front
Enhanced Payoff Statement 1 business days Rush Fee	$75.00	Up Front
Enhanced Payoff Statement 3 business days Rush Fee	$50.00	Up Front
Enhanced Payoff Statement 5 business days Rush Fee	$25.00	Up Front
Enhanced Payoff Statement Update from 1 to 14 days	No Cost	No Cost
Enhanced Payoff Statement Update from 15 to 45 days	$25.00	At Close
Enhanced Payoff Statement Update from 46 to 90 days	$50.00	At Close
Multi-Product Order 1 business days Rush Fee	$75.00	Up Front
Multi-Product Order 3 business days Rush Fee	$50.00	Up Front
Multi-Product Order 5 business days Rush Fee	$25.00	Up Front
Questionnaire 1 business days Rush Fee	$65.00	Up Front
Questionnaire 2 business days Rush Fee	$40.00	Up Front
Questionnaire Update from 1 to 30 days	$30.00	Up Front
Refinance Payoff Statement Update from 1 to 14 days	No Cost	No Cost
Refinance Payoff Statement Update from 15 to 45 days	$25.00	At Close
Refinance Payoff Statement Update from 46 to 90 days	$50.00	At Close
Rush Existing Order (*Add this fee to Rush Fees)	$25.00	
Statutory Payoff Statement-Payoff Amount ONLY Update from 1 to 60 days	$25.00	Up Front
Three Day Shipping Fee	$90.00	Up Front

TRID	Fee	When Paid
TRID-List of Fees and Charges (NOT TO BE USED FOR CLOSING)	No Cost	No Cost

Loan Estimate Disclaimer: Fees vary by association and individual units and cannot be finalized until the closing of a transaction. Fees including, but not limited to, Regular Assessment Amount, Special Assessments, Transfer Fees, Capital Contributions, Move In Fees, Collection Fees, etc. may be assessed to each property and will be finalized on the Closing Disclosure. Please work with the Closing Agent to obtain these exact fee amounts.

All fees are subject to change without notice and can only be finalized at the time a transaction is prepared to close and the Closing Disclosure is completed.

Comments: