

Zero Variance for Increase (Fees that Cannot Change without Valid COC)

- Fees Paid to Lender
- Origination Fees
- Processing Fees
- Underwriting Fees
- Fees Paid to Affiliate of Lender
- Fees That Borrower Cannot Shop
- Appraisal Fees
- Final Inspection Fees
- Credit Report Fees
- Flood Certification Fees
- Condo Certification Fees
- Subordination Fees
- Transfer Taxes

10% Variance for Increase

- Third-party Services Borrower Can Shop For and Borrower Chooses Provider on Settlement Service Provider List such as:
 - Pest Inspection Fees
 - Well and Septic Inspection Fees
 - Title Insurance
- Recording Fees

No Restriction on Increase (Fees that can Change without Valid COC)

- Prepaid Interest
- Property Insurance Premiums
- Prepaid Escrows
- Third-party Services Borrower Can Shop For and Borrower Chooses Provider Not on Settlement Service Provider List such as:
 - Pest Inspection Fees
 - Well and Septic Inspection Fees
 - Title Insurance
- Third-party Services Not Required by Lender, Even if Paid to an Affiliate