<b>Encompass Fee Matrix</b>			Academy Mortgage Corporation						
Description	LE/CD Section	APR	Points & Fees	Can Shop	Cannot Shop	Tolerance Not Shopped	Tolerance DID Shop		
	Sales / Brok	cer's Co	mmission		NI/A	Ν.I./ Δ	N I / A		
Commission Paid at Settlement	H/H			N/A	N/A	N/A	N/A		
Real Estate Commission	H/H			N/A	N/A	N/A	N/A		
Real Estate – Realtor / Broker Service Fee	H/H			N/A	N/A	N/A	N/A		
Real Estate – Transaction Coordinator Fee	H/H			N/A	N/A	N/A	N/A		
800 Items F	Payable in Co	nnectio	n with Lo	an					
Administration Fee	A/A	X	X		Х	0%	N/A		
Application Fee	A/A	Х	Х		Х	0%	N/A		
Appraisal Fee	B/B				X	0%	N/A		
2 <sup>nd</sup> Appraisal Fee	B/B				X	0%	N/A		
Appraisal Reinspection – Final Inspection Fee	B/B				X	0%	N/A		
Appraisal Review AVM Fee	B/B				X	0%	N/A		
Attorney Fee – Polunsky, Beitel and Green	B/B	Х	Х		X	0%	N/A		
Broker Loan Origination Fee	A/A	X	X		X	0%	N/A		
Commitment Fee	A/A	X	X		X	0%	N/A		
Condo/PUD Questionnaire/Cert Fee	B/B	X	X		X	0%	N/A		
Credit Report	B/B				X	0%	N/A		
Flood Certificate Fee	B/B	X	Х		X	0%	N/A		
HUD Repo Escrow Admin Fee	B/B	X	X		X	0%	N/A		
Inspection – Pest/Termite – Lender Required	B/C			Х		0%	10%		
Inspection - Septic - Lender Required	B/C			X		0%	10%		
Inspection – Water – Lender Required	B/C			X		0%	10%		
Inspection Fee: Interim / Construction	B/B				Χ	0%	N/A		
Investor Paid Compensation (brokered loans only)	A/A	Х	X		X	0%	N/A		
Lender Property Inspection Waiver Fee	B/B	Х	X		X	0%	N/A		
Loan Application Fee – Subordinate Lien	A/A	X	X		X	0%	N/A		
Loan Discount Points	A/A	X	X		^	0%	N/A		
Loan Document Prep Fee - Lender	A/A	X	X		X	0%	N/A		
Loan Origination	A/A	X	X		^	0%	N/A		
Lock: Extended Lock > 60 Days	A/A	X	X		V	0%	N/A		
Lock Extension (Expiring lock)	A/A A/A	X	X		X	0%	N/A		
National Homebuyers Funding Fee	B/B	X	X		X		N/A		
Processing Fee	A/A	X	X		X	0% 0%	N/A N/A		
Subordination Agreement Fee	B/B	X	X		X	0%	N/A		
Tax Related Service Fee	B/B	X	X		X	0%	N/A		
	A/A								
Underwriting Fee USDA/RD Guarantee Fee		X	X		X	0%	N/A		
Verification Fees (VOE, VOD)	B/B	X	V		X	0%	N/A		
verification rees (voe, vob)	B/B	Α	X		X	0%	N/A		
HOUSING FINANCE AGENCY (HFA) FEES:									
Compliance/Admin Fee (eHousing)	B/B	X	X		X	0%	N/A		
compliance/Aumin i ee (enousing)	ם / ם	_ ^	^			U /0	IN//A		

Lock: Extended Lock > 60 Days	A / A	X	X	X	0%	N/A
Lock Extension (Expiring lock)	A/A	X	X	X	0%	N/A
National Homebuyers Funding Fee	B/B	X	X	X	0%	N/A
Processing Fee	A/A	X	X	X	0%	N/A
Subordination Agreement Fee	B/B	X	X	X	0%	N/A
Tax Related Service Fee	B/B	X	X	X	0%	N/A
Underwriting Fee	A/A	X	X	X	0%	N/A
USDA/RD Guarantee Fee	B/B	X		X	0%	N/A
Verification Fees (VOE, VOD)	B/B	X	X	X	0%	N/A
HOUSING FINANCE AGENCY (HFA) FEES:						
Compliance/Admin Fee (eHousing)	B/B	X	X	X	0%	N/A
HFA Application/Processing Fee	B/B	X	X	X	0%	N/A
HFA-CA-CHDAP Application Fee						
HFA-CO-Denver MMA Housing Fee						
HFA-FL-Bond Application Fee						
HFA-MA-MHFA Loan Processing Fee						
HFA Program Fee	B/B	Х	Х	X	0%	N/A
HFA-AZ-Bond Fee						
HFA-CO-El Paso Program Fee						
HFA-IN-Housing Reservation Fee						
HFA-NV-Nevada Bond Fee						
HFA-OH Housing Admin Fee						
HFA-TX Texas Housing Review Fee						
HFA Compliance Fee	B/B	X	X	X	0%	N/A
HFA-NV Compliance Review Fee						
HFA-TX-SETH Texas Compliance Fee						

**Encompass Fee Matrix** 

**Academy Mortgage Corporation** 

Lilcompass i ee watrix		Academy Mortgage Corpt						
Description	LE/CD Section	APR	Points & Fees	Can Shop	Cannot Shop	Tolerance Not Shopped	Tolerance <u>DID</u> Shop	
				I				
HFA Funding/Wire Fee	B/B	X	X		Х	0%	N/A	
HFA-CO-Denver MMA Funding Fee								
HFA-CO-El Paso County Funding Fee								
HFA-FL-Bond Down Payment Funding Fee								
HFA-FL-HFA of Hillsborough County Multi-								
County Funding Fee (Hillsborough and								
Brevard Counties and City of Jacksonville)								
HFA-OH-Ohio Housing Funding Fee								
HFA-VT-Vermont Housing Funding Fee	D / D	V	V		V	00/	NI/A	
HFA Transfer Fee	B/B	X	X		X	0%	N/A	
HFA-AZ-Housing Deed Transfer Fee								
HFA-TX- SETH Texas Transfer Fee	5 / 5					201	b.1./ A	
HFA-AZ-Housing Fee	B/B	X	X		X	0%	N/A	
HFA-FL-Bond 1 <sup>st</sup> Mortgage Funding Fee	B/B	X	X		Х	0%	N/A	
HFA-FL-Hillsborough 1 <sup>st</sup> Mortgage Application	B/B	X	Х		Х	0%	N/A	
Fee								
HFA-FL-Hillsborough 2 <sup>nd</sup> Mortgage Application	B/B	Х	X		X	0%	N/A	
Fee	D / D							
HFA-MA-Mass Housing Hazard Tracking Fee	B/B	X	X		X	0%	N/A	
HFA-MA-MHFA Tax Service Fee	B/B	X	Х		X	0%	N/A	
HFA-TX-SETH Texas Tax Service	B/B	X			X	0%	h * / A	
HFA-TX-Texas Housing Participation Fee	B/B	X	X		X	0%	N/A	
HFA-UT-Utah Housing Score Loan Fee	B/B	X	X		X	0%	N/A	
HFA-UT-Utah Housing Wire Fee	B/B	X	X		X	0%	N/A	
HFA Warehouse Fee	B/B	X	X		X	0%	N/A	
MORTGAGE CREDIT CERTIFICATE (MCC) FEES:	5 / 5				.,		2.1/2	
MCC-Application Fee	B/B	X	X		X	0%	N/A	
MCC Processing Fee	B/B	X	X		X	0%	N/A	
MCC Program Fee	B/B	X	X		X	0%	N/A	
MCC-Participation Fee								
MCC-FL-Broward Issuance Fee								
MCC-FL-PBC Program Handling Fee								
MCC-FL-PBC Program Participation Fee								
MCC-ID-Idaho Housing								
MCC-NC-NCHFA Fee								
MCC-FL-Broward Handling Fee	B/B	X	X		X	0%	N/A	
MCC-FL-Hillsborough Lender Application Fee	B/B	X	X		Х	0%	N/A	
RENOVATION LOANS:								
203(k) Inspection Fee – Lender	A/A	X	X		X	0%	N/A	
203(k) Misc APR Fees	A/A	X	X		X	0%	N/A	
203(k) Supplemental Origination Fee	A/A	X	X		X	0%	N/A	
203(k) Title Update Fees	B/B				X	0%	N/A	
HMO(sda Inamant) - For	D / D	V	V		V	00/	b.1/A	
HMStyle - Inspection Fee	B/B	Х	X		X	0%	N/A	
HMStyle – Title Updates	B/B				X	0%	N/A	
222 1/2		4	D-:::	A .I.	_			
900 Items Require	-	er to be	e Paid in	Advanc				
Borrower Paid Monthly MI payable upfront	F/F				X	0%	N/A	
Conventional Up Front PMI – Refundable pro rata	F/F	X	VARIES		Х	0%	N/A	
Conventional Up Front PMI – Non-refundable	F/F	Х	X		X	0%	N/A	
Daily Interest	F/F	Χ		N/A	N/A	N/A	N/A	
FHA – UFMIP	B/B	Х			Х	0%	N/A	
Flood Insurance Premium	F/F			Х		N/A	N/A	
Homeowners/Hazard Ins Premium	F/F			X		N/A	N/A	
Insurance Premium – HO6	F/F			X		N/A	N/A	
Insurance Premium – Hurricane	F/F			X		N/A	N/A	

**Encompass Fee Matrix** 

**Academy Mortgage Corporation** 

			Academy wortgage Corpora							
Description	LE/CD Section	APR	Points & Fees	Can Shop	Cannot Shop	Tolerance Not Shopped	Tolerance DID Shop			
D. M. L.	F / F	I	I			b.1./ A	b.1/0			
Insurance Premium – Windstorm	F/F			X	21/2	N/A	N/A			
Property Taxes Due at Closing	F/F			N/A	N/A	N/A	N/A			
USDA/RD Guarantee Fee	B/B	X			X	0%	N/A			
VA Funding Fee	B/B	Х			Х	0%	N/A			
1000 Impou	Inds Deno	eitad w	ith Land	or						
Aggregate Adjustment	G/G	Sileu V	Titil Lella	N/A	N/A	N/A	N/A			
				-			-			
City Property Taxes	G/G			N/A	N/A	N/A	N/A			
Conventional PMI Reserves	G/G	Х		N/A	N/A	N/A	N/A			
County Property Taxes	G/G			N/A	N/A	N/A	N/A			
FHA Annual MIP (monthly)	G/G	Х		N/A	N/A	N/A	N/A			
Ground Rent Reserves	G/G			N/A	N/A	N/A	N/A			
nsurance Impound – Earthquake	G/G			N/A	N/A	N/A	N/A			
nsurance Impound – Flood	G/G			N/A	N/A	N/A	N/A			
nsurance Impound – HO6	G/G			N/A	N/A	N/A	N/A			
nsurance Impound – Homeowners	G/G			N/A	N/A	N/A	N/A			
nsurance Impound – Hurricane	G/G			N/A	N/A	N/A	N/A			
nsurance Impound – Windstorm	G/G			N/A	N/A	N/A	N/A			
Sanitation Assessment (East Coast)	G/G			N/A	N/A	N/A	N/A			
School Taxes	G/G			N/A	N/A	N/A	N/A			
State Property Taxes	G/G			N/A	N/A	N/A	N/A			
Township Property Taxes	G/G			N/A	N/A	N/A	N/A			
JSDA Annual Fee (monthly)	G/G	X		N/A	N/A	N/A	N/A			
If borrower <i>'Did Not Shop'</i> use 1	100 Title C	if borro	ower 'Did		e Section		NI/A			
If borrower <i>'Did Not Shop'</i> use 1 <sup>.</sup> Title – Abstract or Search Fee	Section B; 100 Title C BC/BC	if borro	ower 'Did	X	e Section	10%	N/A			
If borrower <i>'Did Not Shop'</i> use 1: Title – Abstract or Search Fee itle – Closing Fee	Section B; 100 Title C BC/BC BC/BC	if borro	ower 'Did	X	e Section	10% 10%	N/A			
If borrower 'Did Not Shop' use  1:  Title – Abstract or Search Fee  title – Closing Fee  title – Closing Protection Letter (CPL)	Section B; 100 Title C BC/BC BC/BC BC/BC	tharges	ower 'Did	X X X	e Section	10% 10% 10%	N/A N/A			
If borrower 'Did Not Shop' use  1:  Title – Abstract or Search Fee itle – Closing Fee itle – Closing Protection Letter (CPL) itle – Title /Settlement Services	Section B; 100 Title C BC/BC BC/BC BC/BC BC/BC	if borro	ower 'Did	X X X	e Section	10% 10% 10% 10%	N/A N/A N/A			
If borrower 'Did Not Shop' use  1:  Title – Abstract or Search Fee itle – Closing Fee itle – Closing Protection Letter (CPL) itle – Title /Settlement Services itle – Document Preparation Fee	Section B; 100 Title C BC/BC BC/BC BC/BC BC/BC BC/BC	X X X	ower 'Did	X X X X	e Section	10% 10% 10% 10% 10%	N/A N/A N/A N/A			
If borrower 'Did Not Shop' use  1:  Title – Abstract or Search Fee itle – Closing Fee itle – Closing Protection Letter (CPL) itle – Title /Settlement Services itle – Document Preparation Fee itle – Electronic Delivery Fee	Section B; 100 Title C BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC	tharges	ower 'Did	X X X X X	e Section	10% 10% 10% 10% 10% 10%	N/A N/A N/A N/A N/A			
If borrower 'Did Not Shop' use  1:  Title – Abstract or Search Fee  title – Closing Fee  title – Closing Protection Letter (CPL)  title – Title /Settlement Services  title – Document Preparation Fee  title – Electronic Delivery Fee  title – Endorsements	Section B; 100 Title C BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC	X X X	ower 'Did	X X X X X X	e Section	10% 10% 10% 10% 10% 10%	N/A N/A N/A N/A N/A			
If borrower 'Did Not Shop' use  1:  Title – Abstract or Search Fee itle – Closing Fee itle – Closing Protection Letter (CPL) itle – Title /Settlement Services itle – Document Preparation Fee itle – Electronic Delivery Fee itle – Endorsements itle – eRecording Processing Fee	Section B; 100 Title C BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC	X X X X	ower 'Did	X X X X X X	e Section	10% 10% 10% 10% 10% 10% 10%	N/A N/A N/A N/A N/A N/A			
If borrower 'Did Not Shop' use  1:  Title – Abstract or Search Fee itle – Closing Fee itle – Closing Protection Letter (CPL) itle – Title /Settlement Services itle – Document Preparation Fee itle – Electronic Delivery Fee itle – Endorsements itle – eRecording Processing Fee itle – Escrow Admin Fee	Section B; 100 Title C BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC	X X X	ower 'Did	X X X X X X X	e Section	10% 10% 10% 10% 10% 10% 10% 10%	N/A N/A N/A N/A N/A N/A N/A			
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If borrower 'Did Not Shop' use  1:  Title – Abstract or Search Fee itle – Closing Fee itle – Closing Protection Letter (CPL) itle – Title /Settlement Services itle – Document Preparation Fee itle – Electronic Delivery Fee itle – Endorsements itle – eRecording Processing Fee itle – Escrow Admin Fee itle – Examination (East coast) itle – Government Service Fee	Section B; 100 Title C BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC	X X X X	ower 'Did	X X X X X X X X X X	e Section	10% 10% 10% 10% 10% 10% 10% 10% 10%	N/A N/A N/A N/A N/A N/A N/A N/A N/A			
If borrower 'Did Not Shop' use  1:  Title – Abstract or Search Fee itle – Closing Fee itle – Closing Protection Letter (CPL) itle – Title /Settlement Services itle – Document Preparation Fee itle – Electronic Delivery Fee itle – Endorsements itle – eRecording Processing Fee itle – Escrow Admin Fee itle – Examination (East coast) itle – Government Service Fee itle – Guarantee Fee	Section B; 100 Title C BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC BC/BC	X X X X X	ower 'Did	X X X X X X X X X X X X	e Section	10% 10% 10% 10% 10% 10% 10% 10% 10% 10%	N/A N/A N/A N/A N/A N/A N/A N/A N/A			
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If borrower 'Did Not Shop' use  1:  Title – Abstract or Search Fee itle – Closing Fee itle – Closing Protection Letter (CPL) itle – Title /Settlement Services itle – Document Preparation Fee itle – Electronic Delivery Fee itle – Endorsements itle – Endorsements itle – Examination (East coast) itle – Examination (East coast) itle – Government Service Fee itle – Guarantee Fee itle – Insurance Binder (OR & TX only) itle – Lenders Title Premium itle – Loan Tie-in Fee (CA add'l escrow company)	Section B; 100 Title C BC/BC	X X X X X	ower 'Did	X X X X X X X X X X X X X	e Section	10% 10% 10% 10% 10% 10% 10% 10% 10% 10%	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A			
If borrower 'Did Not Shop' use  1:  Ititle – Abstract or Search Fee itle – Closing Fee itle – Closing Protection Letter (CPL) itle – Title /Settlement Services itle – Document Preparation Fee itle – Electronic Delivery Fee itle – Endorsements itle – Encorements itle – Examination (East coast) itle – Examination (East coast) itle – Government Service Fee itle – Guarantee Fee itle – Insurance Binder (OR & TX only) itle – Lenders Title Premium itle – Loan Tie-in Fee (CA add'l escrow company) itle – Notary Fee	Section B; 100 Title C BC/BC	X X X X X	ower 'Did	X X X X X X X X X X X X X X X X X X X	e Section	10% 10% 10% 10% 10% 10% 10% 10% 10% 10%	N/A			
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If borrower 'Did Not Shop' use  1:  Itile – Abstract or Search Fee itle – Closing Fee itle – Closing Protection Letter (CPL) itle – Title /Settlement Services itle – Document Preparation Fee itle – Electronic Delivery Fee itle – Endorsements itle – Endorsements itle – Examination (East coast) itle – Examination (East coast) itle – Government Service Fee itle – Guarantee Fee itle – Insurance Binder (OR & TX only) itle – Lenders Title Premium itle – Loan Tie-in Fee (CA add'l escrow company) itle – Notary Fee itle – Owners Title Insurance Premium itle – Reconveyance	Section B; 100 Title C BC/BC	X X X X X	ower 'Did	X X X X X X X X X X X X X X X X X X X	e Section	10% 10% 10% 10% 10% 10% 10% 10% 10% 10%	N/A			
If borrower 'Did Not Shop' use  1:  Itile – Abstract or Search Fee itle – Closing Fee itle – Closing Protection Letter (CPL) itle – Title /Settlement Services itle – Document Preparation Fee itle – Electronic Delivery Fee itle – Endorsements itle – Endorsements itle – Examination (East coast) itle – Examination (East coast) itle – Government Service Fee itle – Guarantee Fee itle – Insurance Binder (OR & TX only) itle – Lenders Title Premium itle – Loan Tie-in Fee (CA add'l escrow company) itle – Notary Fee itle – Owners Title Insurance Premium itle – Reconveyance itle – Settlement or Closing Fee	Section B; 100 Title C BC/BC	X X X X X X	ower 'Did	X X X X X X X X X X X X X X X X X X X	e Section	10% 10% 10% 10% 10% 10% 10% 10% 10% 10%	N/A			
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If borrower 'Did Not Shop' use  1:  Ititle – Abstract or Search Fee ititle – Closing Fee ititle – Closing Protection Letter (CPL) ititle – Title /Settlement Services ititle – Document Preparation Fee ititle – Electronic Delivery Fee ititle – Endorsements ititle – Endorsements ititle – eRecording Processing Fee ititle – Escrow Admin Fee ititle – Examination (East coast) ititle – Government Service Fee ititle – Guarantee Fee ititle – Insurance Binder (OR & TX only) ititle – Lenders Title Premium ititle – Loan Tie-in Fee (CA add'l escrow company) ititle – Notary Fee ititle – Owners Title Insurance Premium ititle – Reconveyance ititle – Settlement or Closing Fee ititle – Tax Certificate ititle – TIEFF (Indiana)	Section B; 100 Title C BC/BC	X X X X X X	ower 'Did	X X X X X X X X X X X X X X X X X X X	e Section	10% 10% 10% 10% 10% 10% 10% 10% 10% 10%	N/A			
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**Encompass Fee Matrix** 

**Academy Mortgage Corporation** 

Encompass ree watrix Academy wortgage Corporat							
Description	LE/CD Section	APR	Points & Fees	Can Shop	Cannot Shop	Tolerance Not Shopped	Tolerance DID Shop
							21/2
Mortgage Registry Tax	E/E				X	0%	N/A
Recording Fees - Assignment	E/E				X	10%	N/A
Recording Fees – Mortgage/Deed of Trust	E/E				X	10%	N/A
Recording – Releases	E/E				X	10%	N/A
Transfer Tax	E/E				X	0%	N/A
Transfer Tax City	E/E				X	0%	N/A
State Tax/Stamps	E/E				X	0%	N/A
1300 Addit	ional Sett	lement	Charges	8			
1302 – 1309:							
Only fees that are <i>required</i> by Academy and the borrower <i>can shop</i> for. These will roll up to Section C and won't be in Section H							
1310 – 1315:							
Escrow Holdback	NA / H			N/A	N/A	N/A	N/A
Energy Efficient Upgrades (holdback)	NA / H			N/A	N/A	N/A	N/A
Engineer Certificate (optional)	H/H			N/A	N/A	N/A	N/A
HOA Dues (optional)	H/H			N/A	N/A	N/A	N/A
HOA Dues Reserves (optional)	H/H			N/A	N/A	N/A	N/A
HOA Setup and Transfer Fee (optional)	H/H			N/A	N/A	N/A	N/A
Home Inspection (optional) Borrower's requested	H/H			N/A	N/A	N/A	N/A
Home Warranty (optional) not required by Lender	H/H			N/A	N/A	N/A	N/A
Legal Borrower Document Review (borrower requested attorney review of documents)	H/H			X	IN/A	N/A	N/A
Manufactured Housing Certificate	H/H			N/A	N/A	N/A	N/A
Pest/Termite Inspection Fee-Borrower Requested	H/H			X	IN/A	0%	N/A
Septic Inspection Fee – Borrower Requested	H/H			X		0%	N/A
Water Inspection Fee – Borrower Requested	H/H			X		0%	N/A
Rekey Fee (optional)	H/H			N/A	N/A	N/A	N/A
Special Service District Charge	H/H			N/A	N/A	N/A	N/A
Survey/ILC Fee (optional)	H/H			N/A N/A	N/A	N/A	N/A
Seller Per Diem – Delayed Closing							
Seller Short Sale Payoff	NA / H NA / H			N/A N/A	N/A N/A	N/A N/A	N/A N/A
·	,			,,, .	,,, .	,, .	,, .
RENOVATION LOANS:	11/11				V	λ.I./ Δ	
203(k) Architectural & Engineering Fees 203(k) Consultant Fee	H/H H/H	V			X	N/A	NI/A
203(k) Consultant Fee 203(k) Contingency Reserve	H/H H/H	Χ		X NI/A	NI/A	N/A	N/A
	H/H H/H			N/A	N/A	N/A	N/A
203(k) 1 <sup>st</sup> Draw 203(k) Hard Cost of Repairs	H/H H/H			N/A	N/A	N/A	N/A
	H/H H/H			N/A	N/A	N/A N/A	N/A N/A
203(k) Mortgage Payments Escrowed 203(k) Permits	H/H			N/A N/A	N/A N/A	N/A N/A	N/A N/A
, ,						,	
HMStyle Architect & Engineering Fees	H/H				Х		
HMStyle Consultant Fee	H/H	Χ		Х		N/A	N/AM
HMStyle Contingency Reserve	H/H			N/A	N/A	N/A	N/A
HMStyle 1 <sup>st</sup> Draw	H/H			N/A	N/A	N/A	N/A
	H/H			N/A	N/A	N/A	N/A
HMStyle Hard Costs- Labor/Materials	П/П			1 1/ / 1	1 4/ 2 4	1 4/ / 4	
HMStyle Hard Costs- Labor/Materials HMStyle Mortgage Payments Escrowed	H/H			N/A	N/A	N/A	N/A