

# Newsflash

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY



Attention: All Wholesale Clients

Jan. 19, 2010

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## Enhancements to the HVCC Appraisal Process

To provide you with better, more convenient service, Wells Fargo Wholesale Lending will now allow the following forms to be e-mailed (previously only faxing was allowed):

- **Purchase Contract:** **IF** the borrower(s) Social Security Number (SSN) **is not** listed on the contract, then the purchase contract can be e-mailed to Wells Fargo Web Support: [websupport@wellsfargo.com](mailto:websupport@wellsfargo.com). If the SSN is listed on the contract, please continue to fax the contract to (866) 399-9439.
- **Appraisal Review Requests:** You may now e-mail the Appraisal Review Request Form along with supporting evidence to [appraisal.compliance@wellsfargo.com](mailto:appraisal.compliance@wellsfargo.com).

You may continue to fax these documents if that is your preferred method of delivery.

In addition, you may also begin e-mailing the original appraisal on CCR orders to RESDirect rather than faxing. Please e-mail to [il-appraisals@res-direct.com](mailto:il-appraisals@res-direct.com). Include a copy of the cover sheet for CCRs/Appraisal Review Products posted in the Client Tools section on our *Broker's First*<sup>®</sup> Web site along with the original appraisal. If you prefer to fax, please utilize the cover sheet for CCRs/Appraisal Review Products.

The Appraisal Process Reference Guide located in the Client Tools section on *Broker's First* will be updated to reflect this change.

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## RESPA Reform: Guidance on Disclosure of YSP, Broker Credits and Going from a Float to a Lock - Effective Immediately

### Disclosure of YSP on the GFE

Wells Fargo Wholesale Lending is providing the following guidance on how to disclose Yield Spread Premium (YSP) on the Good Faith Estimate (GFE).

**Box 2** of the GFE should reflect the total YSP associated with the loan's rate according to Wells Fargo rate sheets, regardless of what the broker expects to earn on the loan.

**Box 1** of the GFE should reflect the total compensation the broker expects to earn (plus the Wells Fargo underwriting fee and other fees required to be disclosed in Box 1). The broker's total compensation should include any broker fees, plus any portion of YSP the broker expects to receive as compensation (unless, for example, that portion has already been built into other broker fees, or the broker is charging a "flat fee" which stays the same regardless of any YSP), plus all other fees paid to the broker from other parties (such as the borrower). Only the *portion* of YSP that the broker expects to receive as compensation needs to be added to Box 1, unless that portion of the YSP has already been built into the disclosed amount that the broker expects to earn or the broker is charging a flat fee. All or any portion of the YSP does not need to be included in Box 1 if the total compensation the broker expects to receive is already disclosed through other broker Origination Charges in Box 1. In other words, the broker's own fee structure will, in part, dictate how and to what extent YSP is added to Box 1.

We have included a few scenarios below that should help illustrate the appropriate method of disclosure. Assume these loan terms in all the scenarios:

- Wells Fargo Underwriting Fee = \$800
- YSP = \$2000

**Scenario 1:** Broker is charging a flat fee of \$1500 regardless of the YSP paid. YSP is irrelevant to the broker's compensation.

- Box 1: \$2300 (regardless of what the YSP is, Box 1 is always \$2300)
- Box 2: \$2000 (the total YSP associated with the rate)
- Box A: \$300

**Scenario 2:** Broker has built the entire YSP into what they expect to earn on the loan and is charging no other fees:

- Box 1: \$2800
- Box 2: \$2000
- Box A: \$800

**Scenario 3:** Broker has not built the YSP into what they expect to earn on the loan. Broker will earn no compensation. The entire YSP gets applied to other settlement charges:

- Box 1: \$800
- Box 2: \$2000
- Box A: (\$1200)

**Scenario 4:** Broker has built the entire YSP into what they expect to earn on the loan and, in addition, charges the borrower a \$1000 Broker Fee:

- Box 1: \$3800
- Box 2: \$2000
  - Box A: \$1800

(Continued on page three.)

## RESPA Reform: Guidance on Disclosure of YSP, Broker Credits and Going from a Float to a Lock - Effective Immediately, *continued*

**Scenario 5:** Broker has not built the YSP into what they expect to earn on the loan, so the entire YSP gets applied to other settlement charges, but, in addition, the broker charges the borrower a \$1000 Broker Fee:

- Box 1: \$1800 (includes \$1,000 broker fee and Wells Fargo Underwriting Fee)
- Box 2: \$2000
- Box A: (\$200)

**Scenario 6:** Broker has built only a portion of the YSP (in this example, that amount is \$1000) into what they expect to earn on the loan. The remaining \$1000 of the YSP gets applied to other settlement charges:

- Box 1: \$1800
- Box 2: \$2000
- Box A: (\$200)

### **Broker Credits on the HUD-1**

The only time we would expect to see a Broker Credit in line 207 of the HUD-1 is when the broker plans to bring funds to the table for the borrower. If the broker chose to “credit” part of an origination fee on the loan that could not be covered by YSP, the broker should reduce the compensation amount as opposed to showing a “charge” and then “credit”.

### **Example of original disclosure on the GFE:**

Broker has built the entire YSP into what they expect to earn on the loan

- Box 1: \$2800
- Box 2: \$2000
- Box A: \$800 (reflects the amount the borrower needs to bring to the table)

### **HUD-1 (based on the GFE above):**

- Line 801: \$2800
- Line 802: \$2000
- Line 803: \$800

Using the example above, if the broker later decided that he/she didn't want the borrower to have to bring \$800 to the table, and wanted to "credit" the borrower \$500 of his/her compensation, then instead of showing a broker's credit on line 207 of the HUD-1, the broker would instead decrease the amount he/she wanted to collect in total compensation on line 801 of the HUD-1. The GFE would not be required to be re-disclosed since the cost to the borrower has decreased.

### **Example of final HUD-1 (based on reduction of broker compensation):**

- Line 801: \$2300
- Line 802: \$2000
- Line 803: \$300 (reflects the amount the borrower needs to bring to the table)

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*(Continued on page four.)*

## RESPA Reform: Guidance on Disclosure of YSP, Broker Credits and Going from a Float to a Lock - Effective Immediately, *continued*

### Going From a Float to a Lock: Impact to the YSP disclosure on the GFE

If a GFE is issued on a loan in “float” status, and later that loan is locked with different pricing, a redisclosed GFE will be required, and only certain boxes on the redisclosed GFE may change. While Box 1 cannot increase based solely on going from a float to a lock, the YSP in Box 2 and the Adjusted Origination Charges in Box A may change, depending on the circumstances.

For example, if at the time the loan is locked and the YSP *increases*, the new (greater) YSP according to the Wells Fargo rate sheet is disclosed in Box 2. The result is that the amount of the YSP increase is applied as a credit to other settlement charges, which results in a reduction to the Adjusted Origination Charges in Box A. Box 1 cannot increase. If the broker expected to receive all or a portion of the YSP as part of the broker’s compensation in Box 1, the amount of the YSP that the broker intends to receive as compensation in Box 1 cannot increase unless it is offset by an equal reduction in other charges in Box 1.

If at the time the loan is locked and the YSP *decreases*, the new (lesser) YSP amount according to the Wells Fargo rate sheet is disclosed in Box 2. Unless the broker voluntarily reduces their total compensation in Box 1 by the amount that the YSP decreased, the Adjusted Origination Charges in Box A will increase. The GFE must be redisclosed should this occur so that the borrower is aware of their responsibility in covering increased Adjusted Origination Charges. Box 1 cannot increase in this example but can remain the same or decrease.

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## Mortgage Broker/Originator Fee Disclosure Updates – Effective Jan. 1, 2010

Effective Jan. 1, 2010, Wells Fargo Wholesale Lending's Mortgage Broker/Originator Fee Disclosure was updated to more closely align with the new RESPA Reform GFE. In addition to Wells Fargo's revised disclosure, we will continue to accept previously approved Mortgage Broker/Originator Fee Disclosures, including:

- State-specific Mortgage Broker/Originator Fee Disclosures that comply with state law requirements for California (California form 882 only, form 883 is not acceptable), Colorado, Florida, New York, South Carolina, Vermont, and Wisconsin,
- The industry standard [Mortgage Broker/Originator Fee Disclosure](#), and
- Another [Mortgage Broker/Originator Fee Disclosure](#) used in the industry.

Wells Fargo simultaneous transactions require the submission of a separate Mortgage Broker/Originator Fee Disclosure for the first and second mortgages. Wells Fargo's Mortgage Broker/Originator Fee Disclosure is required for any Wells Fargo Home Equity second transaction, until further notice.

### Reminders

- The Mortgage Broker/Originator Fee Disclosure must accurately reflect what the broker is being paid and should reflect how the broker is being paid.
- The total of the compensation paid to the broker must not exceed the broker price cap policy.
- An accurate Mortgage Broker/Originator Fee Disclosure must be signed and dated by all borrowers one day prior to the close/sign date.
- If there are two or more borrowers, clients must ensure all borrowers sign the Mortgage Broker/Originator Fee Disclosure. If the selected form does not have enough signature lines for all borrowers, clients are free to use Wells Fargo's "additional signature page." This page is not required (the signatures are), but is provided to clients as a courtesy.

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## RESPA Reform - Reminders for Enhanced Brokers

As a reminder, Enhanced brokers are responsible for monitoring Changed Circumstances.

- Enhanced brokers must issue the revised RESPA Reform GFE to the borrower within three business days of identifying the valid Changed Circumstance.
- The re-issued RESPA Reform GFE and corresponding [Fee Details](#) form must be submitted to your Wells Fargo delivery location within 24 hours.
  - Identify the Changed Circumstance on the Fee Details form.
  - The Fee Details should be dated to evidence when the Changed Circumstance was identified.
- If the GFE is not issued within three business days, then any increase beyond the last disclosed GFE cannot be charged to either the borrower or the seller.

### Contract underwritten loans

- All RESPA Reform GFEs issued to the borrower must be submitted in order for the loan to complete the receiving process. Each GFE must include a Fee Details form evidencing the fees disclosed on the GFE.

### Closing impacts

- If the loan was originated using the RESPA Reform GFE, then the RESPA Reform HUD-1 must be used for closing.
- The RESPA Reform HUD-1 must be submitted to Wells Fargo for review prior to closing the loan.
- If the loan is found to be outside of tolerance prior to closing the broker has the following options:
  - Charges may be reduced to required tolerance level, and a revised HUD-1 sent to Wells Fargo for review.
  - A GFE refund may be applied, and a revised HUD-1 sent to Wells Fargo for review.
  - A valid Changed Circumstance and the mortgage broker re-disclosed GFE must be provided (this may delay the close/sign date).

### Closed loan impacts

If a loan is found to be outside of RESPA Reform tolerance limitations, then Wells Fargo will not purchase the loan until evidence of restitution is provided.

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## HOME EQUITY UPDATES

**New Home Equity Rate Promotion to Jump Start 2010**

To show appreciation for our customers *and* provide you with a great opportunity to kick-off 2010 sales, Wells Fargo Home Equity's mortgage relationship discount will be doubled to .25% for applications submitted on or after Jan. 2 through March 19, 2010.

With the new year, customers might be considering things like consolidating their high-interest debt and making home improvements or repairs. Make your customers aware that the **HELOC with Fixed Rate Advance** offers flexible terms and payment options, and is even more attractive now with the promotional mortgage relationship discount!

**Additional Details**

- Applies to the variable and fixed rate portions of the **HELOC with FRA**, plus home equity loans.
- Promotional Pricing is reflected on Wells Fargo Home Equity rate sheets.
- Special offer discounts will automatically be applied.
- Pricing offer is scheduled to run through March 19, 2010.
- Discounts cannot bring APR below HELOC with FRA floor rate of 4.24%.

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**Ineligible Collateral Reminder – Life Estates Clarification**

Life estates are considered ineligible for home equity financing. Wells Fargo Home Equity Broker Guide **Section 900.09**, Ineligible Collateral will be updated to include the following:

- Life estates are not eligible for financing due to marketability issues in the event of a foreclosure. A life estate is an estate whose duration is limited to the life of the party holding it, or some other person, upon whose death the right reverts to the grantor or his heirs.

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**If you have any questions, please contact your account executive.**

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**W10-006**



## FEE INFORMATION FROM YOUR MORTGAGE BROKER

For Your Mortgage Loan

Dear Borrower:

You are requesting that your mortgage broker invest time in researching, processing, and providing assistance to you in the home loan process. Your mortgage broker will be paid for the time and effort spent on your behalf, and you are agreeing to pay your mortgage broker as described below.

Your mortgage broker will be providing you with a Good Faith Estimate (GFE). The first line item on the second page of the Good Faith Estimate is labeled "Our origination charge". This line includes fees that are charged by your mortgage broker, the lender and, in some cases, other third parties.

The purpose of this disclosure is to document the portion of the "Our origination charge" from the GFE that will be paid to your mortgage broker, to discuss how your selection of an interest rate that impacts the way you pay your mortgage broker, and to review other items such as financing your mortgage broker's fees and locking your interest rate.

On the next page of this document your mortgage broker will disclose their fee and outline how this fee is being paid. Generally, there are four ways that your mortgage broker can be paid. Not all of these payment methods are available on every loan and only you can decide which available option(s) makes the most sense for you.

- You may choose to pay your mortgage broker an agreed to amount that will not result in an increase in your interest rate if those fees are paid at or before closing with your own funds.
- You may choose to pay your mortgage broker an agreed to amount over the term of your loan by adding those fees to your loan amount. If you choose this option, you will owe more money to the lender and you will pay interest on those mortgage broker fees.
- You may pay your mortgage broker by choosing to pay the lender a higher interest rate. In return for the higher interest rate, the lender will give you a credit that reduces your settlement charges (which include mortgage broker fees). (This credit is sometimes called "Yield Spread Premium" or "YSP")
- Your lender may pay your mortgage broker by compensating the broker based on a percentage of the loan amount. Add this to the amount you are paying to see the mortgage broker's total compensation.

In summary, you may pay your mortgage broker fees up front. Or, if you prefer to minimize your upfront fees, you may either (1) pay the mortgage broker fees over time by adding them to your loan amount or, (2) pay a higher interest rate in return for the lender giving you a credit that reduces your settlement charges. Be sure to take into account any compensation that the mortgage broker may also be receiving from the lender.

Interest rates move constantly. The way to set a certain interest rate and, if desired and available, lender credit, is for your mortgage broker to "lock" your loan (if your lender allows you the option to lock your loan). Once you lock your loan, you are agreeing to close your loan within a certain period of time and at a certain interest rate. If you instruct your mortgage broker to lock your loan, your mortgage broker can explain to you the interest rate you will pay. If you choose to pay your mortgage broker fees through a higher interest rate and your loan has been locked, your mortgage broker will tell you the amount of the credit from the lender that will reduce your settlement charges. The amount of the credit may vary depending on the loan product and terms, as well as the lender with whom your mortgage broker places your loan. Be sure that you understand and are satisfied with the product and terms that have been offered to you.

This document discloses only the fees charged by your mortgage broker. Other companies may also charge for services related to your loan that are to be paid by you, your mortgage broker, or another party. You should receive a separate Good Faith Estimate that discloses those costs. Please be sure that you have received the Good Faith Estimate, and that you understand and are comfortable with the fees disclosed on it. If you pay fees before the loan closes, ask your mortgage broker whether those fees are partially or fully refundable and under what circumstances.

If the circumstances of your loan change, the costs you will pay for services provided by your mortgage broker and other parties, and how you will pay those costs, may also change.

# FEE INFORMATION FROM YOUR MORTGAGE BROKER

For Your Mortgage Loan

- Original Disclosure** provided with loan application.
- Addendum to Original Disclosure** A changed circumstance has occurred since the time you were provided your original disclosure. The costs you will pay for services provided by your mortgage broker have changed from those previously disclosed.

The fees you pay your mortgage broker directly or indirectly for your loan will be:

Portion of the "Our origination charge" line from your Good Faith Estimate that will be paid to your Mortgage Broker <sup>1</sup>	\$ _____	<sup>1</sup> On the Good Faith Estimate, this fee will be added to origination charges paid to the lender and, in some cases, other parties. The <u>total</u> of all these charges will be disclosed on the Good Faith Estimate as "Our origination charge."
Minus any credit paid by the lender for the interest rate chosen <sup>2</sup>	\$ _____	<sup>2</sup> This fee (the YSP) will reduce your settlement charges (which include mortgage broker fees).
Minus any other credit <sup>3</sup>	\$ _____	<sup>3</sup> To be used if a third party, such as the seller, builder, or lender, has agreed to pay mortgage broker fees on your behalf.
<b>The Total You Will Pay to Your Mortgage Broker<sup>4</sup></b>	\$ _____	<sup>4</sup> Of this amount \$ _____ will be paid by you at or before the loan closing, and \$ _____ will be added to the loan amount.

Signed:

_____ Broker Loan Officer Name	_____ Broker Loan Officer Signature	_____ Date
_____ Broker Entity Name	_____ Broker Entity Address & License Number	_____ Date
_____ Borrower Name	_____ Borrower Signature	_____ Date
_____ Borrower Name	_____ Borrower Signature	_____ Date

**ADDITIONAL SIGNATURE PAGE FOR**  
"FEE INFORMATION FROM YOUR MORTGAGE BROKER"

The undersigned agree to the terms of the attached **FEE INFORMATION FROM YOUR MORTGAGE BROKER**, as applicable.

Borrower Name	Borrower Signature	Date
Borrower Name	Borrower Signature	Date
Borrower Name	Borrower Signature	Date
Borrower Name	Borrower Signature	Date
Borrower Name	Borrower Signature	Date
Borrower Name	Borrower Signature	Date
Borrower Name	Borrower Signature	Date

# Fee Details

For preparing GFE & Closing Document Form

This form must be submitted

- In association with GFE
- In association with Changed Circumstance
- In association with Closing Doc Form



Date: \_\_\_/\_\_\_/\_\_\_

Changed Circumstance: \_\_\_\_\_

All Fees	Total Amount (GFE line 1A)	Indicate by whom the fees are paid & how much:				POC Amount	Indicate to whom the fees are paid:
		Borrower	Broker	Seller	Lender		
<b>Our Origination Charge: \$</b>							
Loan Origination Fee (HUD line 801)	\$	\$	N/A	\$	N/A	\$	<input checked="" type="checkbox"/> Broker
Discount paid to Broker (HUD line 802)	\$	\$	N/A	\$	N/A	N/A	<input checked="" type="checkbox"/> Broker
Mortgage Broker Compensation (YSP) (HUD line 801)	\$	N/A	N/A	N/A	\$	N/A	<input checked="" type="checkbox"/> Broker
Admin Fee (HUD line 801)	\$	\$	\$	\$	N/A	\$	<input type="checkbox"/> Broker <input type="checkbox"/> 3 <sup>rd</sup> Party:
Application Fee (HUD line 801)	\$	\$	\$	\$	N/A	\$	<input type="checkbox"/> Broker <input type="checkbox"/> 3 <sup>rd</sup> Party:
Broker Fee (HUD line 801)	\$	\$	\$	\$	N/A	\$	<input type="checkbox"/> Broker
Processing Fee (HUD line 801)	\$	\$	\$	\$	N/A	\$	<input type="checkbox"/> Broker <input type="checkbox"/> 3 <sup>rd</sup> Party:
Underwriting Review/Commitment/Admin Fee (HUD line 801)	\$	\$	\$	\$	N/A	N/A	<input checked="" type="checkbox"/> WFHM
<i>Paid to WFHM</i>							
Underwriting Review Fee (HUD line 801)	\$	\$	\$	\$	N/A	\$	<input type="checkbox"/> Broker <input type="checkbox"/> 3 <sup>rd</sup> Party:
PIW / PIA Fee (HUD line 804)	\$	N/A	\$	N/A	N/A	\$	<input type="checkbox"/> Lender
Messenger Fee (NY ONLY) (HUD line 801)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Other	\$	\$	\$	\$	N/A	N/A	<input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> 3 <sup>rd</sup> Party:
Other	\$	\$	\$	\$	N/A	N/A	<input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> 3 <sup>rd</sup> Party:
Other	\$	\$	\$	\$	N/A	N/A	<input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> 3 <sup>rd</sup> Party:
Other	\$	\$	\$	\$	N/A	N/A	<input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> 3 <sup>rd</sup> Party:
<b>Credit or Charge Points: \$</b>	<b>(GFE Line 2A)</b>						
Mortgage Broker Compensation (YSP) (HUD line 802)	\$	N/A	N/A	N/A	\$	N/A	<input checked="" type="checkbox"/> Broker
Discount paid to WFHM (HUD line 802)	\$	\$	\$	\$	N/A	\$	<input type="checkbox"/> Lender
Other	\$	\$	\$	\$	\$	\$	<input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> Seller <input type="checkbox"/> 3 <sup>rd</sup> Party:
Other	\$	\$	\$	\$	\$	\$	<input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> Seller <input type="checkbox"/> 3 <sup>rd</sup> Party:

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Other	\$	\$	\$	\$	\$	\$	<input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> Seller 3 <sup>rd</sup> Party:
Other	\$	\$	\$	\$	\$	\$	<input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> Seller 3 <sup>rd</sup> Party:
<b>All Other Settlement Services</b>	<b>\$</b>	<b>(GFE Lines 3 - 7)</b>					
Appraisal (HUD line 804)	\$	\$	N/A	N/A	N/A	\$	3 <sup>rd</sup> Party:
Credit Report (HUD line 805)	\$	\$	N/A	N/A	N/A	\$	3 <sup>rd</sup> Party:
Final Inspection (HUD line 808)	\$	\$	N/A	N/A	N/A	N/A	3 <sup>rd</sup> Party:
Flood Certificate (HUD line 1304)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Tax Service Fee (HUD line 1305)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Title Insurance - Lender's Coverage (HUD line 1104)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Title Insurance - Owner's Coverage (HUD line 1103)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Flood Insurance Premium (HUD line 904)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Wire Transfer Fee (HUD line 1101)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Notary Fee (HUD line 1102)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Attorney Fee (HUD line 1102)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Closing Agent/Settlement Charge (HUD line 1102)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Endorsements (HUD line 1104)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Sub Escrow Fee (HUD line 1102)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Pest Inspection (HUD line 1302)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Survey (HUD line 1302)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Government Recording Charges (HUD line 1201)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Recording Fee (HUD line 1202)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Other	\$	\$	\$	\$	\$	\$	<input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> Seller 3 <sup>rd</sup> Party:
Other	\$	\$	\$	\$	\$	\$	<input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> Seller 3 <sup>rd</sup> Party:
Other	\$	\$	\$	\$	\$	\$	<input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> Seller 3 <sup>rd</sup> Party:
Other	\$	\$	\$	\$	\$	\$	<input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> Seller 3 <sup>rd</sup> Party:
Other	\$	\$	\$	\$	\$	\$	<input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> Seller 3 <sup>rd</sup> Party:
<b>All Other Settlement Services</b>	<b>\$</b>	<b>(GFE Line 8)</b>					
Transfer Tax (HUD line 1203)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
<b>All Other Settlement Services</b>	<b>\$</b>	<b>(GFE Line 9 - 11)</b>					
Initial Escrow Deposit (HUD line 1001)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Property Tax (HUD line 1104)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Daily Interest Charges (HUD line 901)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:
Homeowner's Insurance (HUD line 903)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:

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Courier Fee (HUD line 801)	\$	\$	\$	\$	\$	N/A	3 <sup>rd</sup> Party:	
Other	\$	\$	\$	\$	\$	\$	<input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> Seller	
Other	\$	\$	\$	\$	\$	\$	3 <sup>rd</sup> Party: <input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> Seller	
Other	\$	\$	\$	\$	\$	\$	3 <sup>rd</sup> Party: <input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> Seller	
Other	\$	\$	\$	\$	\$	\$	3 <sup>rd</sup> Party: <input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> Seller	
Other	\$	\$	\$	\$	\$	\$	3 <sup>rd</sup> Party: <input type="checkbox"/> Broker <input type="checkbox"/> Lender <input type="checkbox"/> Seller	
<b>WF Incentive credits \$</b>		*all amounts in this section must also be included in Mortgage Broker Comp above.						
CRA	\$	N/A	N/A	N/A	\$	\$	<input checked="" type="checkbox"/> Broker	
WF Incentive credit	\$	N/A	N/A	N/A	\$	\$	<input checked="" type="checkbox"/> Broker	
<b>Miscellaneous Fees \$</b>								
Broker Credit (HUD line 805)	\$	N/A	\$	N/A	N/A	N/A	<input checked="" type="checkbox"/> Borrower	
Seller Concessions	\$	N/A	N/A	\$	N/A	\$	<input checked="" type="checkbox"/> Borrower	

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