

Gold Star Fee Matrix

(Updated 04/01/21)

HUD LINE	FEE NAME	LE SECTION	TOLERANCE	CD SECTION	Tolerance If Consumer Uses Own Service Provider	APR	SSPL Guidance	COMMENTS	Paid By Default	Paid To Default
701 -702	Real Estate Commission (Paid by Borrower)	H=Other	No Tolerance	H=Other	Consumer Can't Shop	No	No Provider Required on SSPL	Realtor commission paid by the borrower	Borrower	Other
701 -702	Real Estate Commission (Paid by Seller)	Not On LE	No Tolerance	Not On Borrower's CD	N/A	No	No Provider Required on SSPL	Must be marked 'Paid by Seller' and 'Seller Obligated' to run DU/LP correctly	Seller	Other
801	Broker Compensation <i>*Paid by Lender for Brokered Loans Only</i>	Not On LE	N/A	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL		Lender	Other
801	203(k) Supplemental Origination Fee	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
801	HomeStyle Supplemental Origination Fee	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
801	Administration Fee	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
801	Administration Fee(MSF)	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL	DPA Fee	Borrower	Lender
801	Application Fee	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
801	Broker Fees	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Broker
801	Cancellation Fee (NHF-CHF)	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
801	Compliance Review Fee	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
801	Commitment Fee (Rate Lock)	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
801	Document Preparation to NCF	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	No	No Provider Required on SSPL		Borrower	Other
801	Electronic Upload Fee (MSF)	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL	DPA Fee	Borrower	Lender
801	Flood Certification Fee (MSF)	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL	DPA Fee	Borrower	Lender
801	Funding Fee (MSF)	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL	DPA Fee	Borrower	Lender
801	Loan Origination Fee	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
801	MERS Registration Fee	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
801	Processing Fee	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
801	Tax Service Fee (MSF)	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL	DPA Fee	Borrower	Lender
801	Underwriting Fee	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Other
835	Texas Review Fee (Attorney Fee)	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	No	No Provider Required on SSPL	MD Gibson	Broker	Lender
802	Escrow Waiver Fee	A=Origination Charges	No Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL	APR related if charged as a separate fee	Borrower	Lender
802b	Origination Credit - Lender Credit	J=Total Closing Costs-Lender Credits	0% Tolerance	J=Total Closing Costs-Lender Credits	Consumer Can't Shop	Yes	No Provider Required on SSPL	Interest rate related credit	Lender	Lender
802e	Origination Points (Discount Points)	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL	**Compliance determines if Points are Bona Fide	Borrower	Lender
802f	Rate Extension Fee	A=Origination Charges	0% Tolerance	A=Origination Charges	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
804	Appraisal Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	No	No Provider Required on SSPL	Not a finance charge if paid to an appraiser	Borrower	Other
805	Credit Report Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	No	No Provider Required on SSPL		Borrower	Other
806	Tax Service Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Other
807	Flood Certification Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL	Finance charge if part of fee is for life of loan monitoring	Borrower	Other
808-818 or 820-835	Appraisal Review Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	No	No Provider Required on SSPL	Not a finance charge if paid to an appraiser	Borrower	Other
808-818 or 820-835	Appraisal Desk Review Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	No	No Provider Required on SSPL	Not a finance charge if paid to an appraiser	Borrower	Other
808-818 or 820-835	Appraisal Field Review Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	No	No Provider Required on SSPL	Not a finance charge if paid to an appraiser	Borrower	Other
808-818 or 820-835	Appraisal - Final Inspection	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	No	No Provider Required on SSPL	Not a finance charge if paid to an appraiser	Borrower	Other
808-818 or 820-835	Inspection Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	No	No Provider Required on SSPL	Inspection required by the Lender	Borrower	Other

Gold Star Fee Matrix

(Updated 04/01/21)

HUD LINE	FEE NAME	LE SECTION	TOLERANCE	CD SECTION	Tolerance If Consumer Uses Own Service Provider	APR	SSPL Guidance	COMMENTS	Paid By Default	Paid To Default
808-818 or 820-835	Reinspection Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	No Tolerance	No	No Provider Required on SSPL	Inspection required by the Lender	Borrower	Other
808-818 or 820-	Mortgage Credit Certificate	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
808-818 or 820-	DPA/MCC Compliance Review Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Other
808-818 or 820-	MCC Administration Fee (GSM)	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
808-818 or 820-	Program/Housing Commitment fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Other
808-818 or 820-835	Second DPA Processing Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Other
808-818 or 820-835	Second Grant Processing Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Other
808-818 or 820-835	Subordination Preparation Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Other
808-818 or 820-835	Third Party Processing Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	No	No Provider Required on SSPL		Borrower	Other
808-818 or 820-835	Third Party Verification/Certification Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	No	No Provider Required on SSPL		Borrower	Other
808-818 or 820-835	Condo/PUD Questionnaire	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL	Fee must be paid to HOA	Borrower	Other
808-818 or 820-835	Condo/PUD Certificate of Insurance Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Other
819	Guarantee Fee (USDA)	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL	USDA Guarantee Fee	Borrower	Other
808-818 or 820-	203(k) Building Permits	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Other
808-818 or 820-835	HomeStyle Building Permits	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Other
808-818 or 820-835	203(k) Inspection Fee - Post Closing	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Other
808-818 or 820-835	HomeStyle Inspection Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Other
808-818 or 820-835	203(k) Draw Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
808-818 or 820-835	HomeStyle Draw Fees	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
901	Daily Interest Charges	F=Prepays	No Tolerance	F=Prepays	N/A	Yes	No Provider Required on SSPL	Per diem interest	Borrower	Lender
902	FHA Upfront Premium	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
902	Mtg. Ins. Premium	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Lender
903	Homeowner's Ins. (Premium)	F=Prepays	No Tolerance	F=Prepays	N/A	No	No Provider Required on SSPL		Borrower	Other
904	Property Taxes	F=Prepays	No Tolerance	F=Prepays	N/A	No	No Provider Required on SSPL		Borrower	Other
905	VA Funding Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL		Borrower	Other
906	Flood Insurance (Premium)	F=Prepays	No Tolerance	F=Prepays	N/A	No	No Provider Required on SSPL		Borrower	Other
907-912	Earthquake Ins. Premium	F=Prepays	No Tolerance	F=Prepays	N/A	No	No Provider Required on SSPL	Check "Homeowner's Insurance" checkbox in fee details	Borrower	Other
907-912	Wind Insurance Premium	F=Prepays	No Tolerance	F=Prepays	N/A	No	No Provider Required on SSPL	Check "Homeowner's Insurance" checkbox in fee details	Borrower	Other
907-912	Upfront Taxes	F=Prepays	0% Tolerance	F=Prepays	N/A	No	No Provider Required on SSPL	Check "Tax" checkbox in fee details	Borrower	Other
907-912	School Taxes	F=Prepays	0% Tolerance	F=Prepays	N/A	No	No Provider Required on SSPL	Check "Tax" checkbox in fee details	Borrower	Other
907-912	City Property Taxes	F=Prepays	0% Tolerance	F=Prepays	N/A	No	No Provider Required on SSPL	Check "Tax" checkbox in fee details	Borrower	Other

Gold Star Fee Matrix

(Updated 04/01/21)

HUD LINE	FEE NAME	LE SECTION	TOLERANCE	CD SECTION	Tolerance If Consumer Uses Own Service Provider	APR	SSPL Guidance	COMMENTS	Paid By Default	Paid To Default
907-912	Village Property Tax/County Property	F=Prepays	0% Tolerance	F=Prepays	N/A	No	No Provider Required on SSPL	Check "Tax" checkbox in fee details	Borrower	Other
907-912	Fire Tax	F=Prepays	0% Tolerance	F=Prepays	N/A	No	No Provider Required on SSPL	Check "Tax" checkbox in fee details	Borrower	Other
907-912	Ground Rents	F=Prepays	0% Tolerance	F=Prepays	N/A	No	No Provider Required on SSPL	Check "Tax" checkbox in fee details	Borrower	Other
907-912	Mud Tax	F=Prepays	0% Tolerance	F=Prepays	N/A	No	No Provider Required on SSPL	Check "Tax" checkbox in fee details	Borrower	Other
907-912	Other Tax	F=Prepays	0% Tolerance	F=Prepays	N/A	No	No Provider Required on SSPL	Check "Tax" checkbox in fee details	Borrower	Other
1002	Homeowner's Ins. Impound	G=Initial Escrow	No Tolerance	G=Initial Escrow	N/A	No	No Provider Required on SSPL	Check "Homeowner's Insurance" checkbox in fee details	Borrower	Other
1003	Mortgage Ins. (Reserves)	G=Initial Escrow	No Tolerance	G=Initial Escrow	N/A	Yes	No Provider Required on SSPL		Borrower	Other
1004	Property Tax	G=Initial Escrow	No Tolerance	G=Initial Escrow	N/A	No	No Provider Required on SSPL	Check "Tax" checkbox in fee details	Borrower	Other
1005	City Property Tax	G=Initial Escrow	No Tolerance	G=Initial Escrow	N/A	N/A	No Provider Required on SSPL	Check "Tax" checkbox in fee details	Borrower	Other
1005	Village Property Tax/County Property (Impounds)	G=Initial Escrow	No Tolerance	G=Initial Escrow	N/A	N/A	No Provider Required on SSPL	Check "Tax" checkbox in fee details	Borrower	Other
1006	Flood Ins. Reserve	G=Initial Escrow	No Tolerance	G=Initial Escrow	N/A	No	No Provider Required on SSPL		Borrower	Other
1007-1009	Windstorm Insurance Impound	G=Initial Escrow	No Tolerance	G=Initial Escrow	N/A	No	No Provider Required on SSPL	Check "Homeowner's Insurance" checkbox in fee details	Borrower	Other
1007-1009	Earthquake Ins. Impound	G=Initial Escrow	No Tolerance	G=Initial Escrow	N/A	No	No Provider Required on SSPL	Check "Homeowner's Insurance" checkbox in fee details	Borrower	Other
1007-1009	Ground Rents Impound Reserves	G=Initial Escrow	No Tolerance	G=Initial Escrow	N/A	No	No Provider Required on SSPL		Borrower	Other
1007-1009	Mud Tax Impound Reserves	G=Initial Escrow	No Tolerance	G=Initial Escrow	N/A	No	No Provider Required on SSPL	Check "Tax" checkbox in fee details	Borrower	Other
1007-1009	Other Tax Impound Reserves	G=Initial Escrow	No Tolerance	G=Initial Escrow	N/A	No	No Provider Required on SSPL	Check "Tax" checkbox in fee details	Borrower	Other
1007-1009	Property Tax Certification	G=Initial Escrow	No Tolerance	G=Initial Escrow	N/A	No	No Provider Required on SSPL	This is a fee the taxing entity charges to certify the taxes are current	Borrower	Other
1007-1009	School Taxes Impound Reserves	G=Initial Escrow	No Tolerance	G=Initial Escrow	N/A	No	No Provider Required on SSPL	Check "Tax" checkbox in fee details	Borrower	Other
1010	USDA Annual Fee Reserves	G=Initial Escrow	No Tolerance	G=Initial Escrow	N/A	No	No Provider Required on SSPL		Borrower	Lender
1011	Aggregate Adjustment	Not On LE	No Tolerance	G=Initial Escrow	N/A	No	No Provider Required on SSPL		Borrower	Other

1100 section based on title or escrow for additional fees 1101 designated for title fees 1109-1114 designated for escrow fees NEVER USE 1115-1116

1101 or 1109-1114	203(k) Title Update Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	HomeStyle Title Update Fee	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	Yes	No Provider Required on SSPL	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Archive Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Attorney's Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	List a separate Service Provider on the SSPL	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Certification Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Chain of Title	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Closing Protection Letter	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other

Gold Star Fee Matrix

(Updated 04/01/21)

HUD LINE	FEE NAME	LE SECTION	TOLERANCE	CD SECTION	Tolerance If Consumer Uses Own Service Provider	APR	SSPL Guidance	COMMENTS	Paid By Default	Paid To Default
1101 or 1109-1114	Courier Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Document Completion	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Document Download	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Document Preparation Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Electronic Document Delivery Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Endorsements	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Escrow Handling Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Estoppel Processing Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Examination	B=Can't Shop	0% Tolerance	B=Didn't Shop	Consumer Can't Shop	No	List a separate Service Provider on the SSPL	Fee for independent translation of consumer's documents	Borrower	Other
1101 or 1109-1114	File Scan and Retrieval	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	FL Ins. Policy Statutory Surcharge	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Guaranty Assessment Recoupment Charge	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	IA Title Guaranty Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a Service Provider on the SSPL	Field data entry rule required for single fee, the fee can never be shopped for	Borrower	Other
1101 or 1109-1114	IL Policy	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a Service Provider on the SSPL	Field data entry rule required for single fee, the fee can never be shopped for	Borrower	Other
1101 or 1109-1114	ILAPLD Certificate Service Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a Service Provider on the SSPL	Field data entry rule required for single fee, the fee can never be shopped for	Borrower	Other
1101 or 1109-1114	IN Title Insurance Enforcement	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a Service Provider on the SSPL	Field data entry rule required for single fee, the fee can never be shopped for	Borrower	Other
1101 or 1109-1114	Imaging / File Storage	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Insurance Binder	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a Service Provider on the SSPL	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Mobile Closing/Notary Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Municipal Lien Certificate	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other

Gold Star Fee Matrix

(Updated 04/01/21)

HUD LINE	FEE NAME	LE SECTION	TOLERANCE	CD SECTION	Tolerance If Consumer Uses Own Service Provider	APR	SSPL Guidance	COMMENTS	Paid By Default	Paid To Default
1101 or 1109-1114	NJ - Superior Court Fee	B=Can't Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Notary (Non-Closing)	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	Is a finance charge if combined with a signing fee	Borrower	Other
1101 or 1109-1114	Processing Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Reconveyance Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	Not a finance charge if paid to Government entity	Borrower	Other
1101 or 1109-1114	Recording Services Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	Not a finance charge if paid to Government entity	Borrower	Other
1101 or 1109-1114	Release Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	Not a finance charge if paid to a Government entity for recording.	Borrower	Other
1101 or 1109-1114	Search or Abstract	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a separate Service Provider on the SSPL	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Signing Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	No Provider Required on SSPL	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Subordinate Escrow Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Subordination Preparation Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Tax Certification	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	No Provider Required on SSPL	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Tax Service Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	No Provider Required on SSPL	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Tax Transcript Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Texas Guaranty Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a Service Provider on the SSPL	Field data entry rule required for single fee, the fee can never be shopped for	Borrower	Other
1101 or 1109-1114	Tie In Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	Update Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1101 or 1109-1114	WA Sales Tax Title Fees	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a Service Provider on the SSPL	Field data entry rule required for single fee, the fee can never be shopped for	Borrower	Other
1101 or 1109-1114	Wire Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1102	Closing Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1102	Escrow Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1102	Settlement Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	Lump this fee on the SSPL Under "Title-Other Title Services" with a Provider	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other

Gold Star Fee Matrix

(Updated 04/01/21)

HUD LINE	FEE NAME	LE SECTION	TOLERANCE	CD SECTION	Tolerance If Consumer Uses Own Service Provider	APR	SSPL Guidance	COMMENTS	Paid By Default	Paid To Default
1103	Owner's Title Insurance	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	Must populate the disclosures as "(Optional)"	Borrower	Other
1104	Lender's Title Insurance	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a separate Service Provider on the SSPL	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
1111-1114	Survey Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a separate Service Provider on the SSPL	All 1100 Fees populate on the Loan Estimate with "Title-" preceding the fee name	Borrower	Other
Do NOT use lines 1209-1210 These lines are not reflected on Loan Estimate (*= Recording Fee **= Transfer Tax)										
1202	*Recording Fees	E= Taxes (Recording & Transfer)	10% Tolerance	E= Taxes (Recording & Transfer)	Consumer Can't Shop	No	No Provider Required on SSPL	Recording Fee	Borrower	Other
1203	**Transfer Taxes	E= Taxes (Recording & Transfer)	0% Tolerance	E= Taxes (Recording & Transfer)	Consumer Can't Shop	No	No Provider Required on SSPL	Transfer Tax	Borrower	Other
1204	**City/County Stamps	E= Taxes (Recording & Transfer)	0% Tolerance	E= Taxes (Recording & Transfer)	Consumer Can't Shop	No	No Provider Required on SSPL	Transfer Tax	Borrower	Other
1205	**State Tax / Stamps	E= Taxes (Recording & Transfer)	0% Tolerance	E= Taxes (Recording & Transfer)	Consumer Can't Shop	No	No Provider Required on SSPL	Transfer Tax	Borrower	Other
1206-1208	*Affordable Housing Recording Fee	E= Taxes (Recording & Transfer)	10% Tolerance	E= Taxes (Recording & Transfer)	Consumer Can't Shop	No	No Provider Required on SSPL	Recording Fee	Borrower	Other
1206-1208	*Municipal Lien Certificate (recording)	E= Taxes (Recording & Transfer)	10% Tolerance	E= Taxes (Recording & Transfer)	Consumer Can't Shop	No	No Provider Required on SSPL	Recording Fee	Borrower	Other
1206-1208	*Quit Claim Recording	E= Taxes (Recording & Transfer)	0% Tolerance	E= Taxes (Recording & Transfer)	Consumer Can't Shop	No	No Provider Required on SSPL	Recording Fee	Borrower	Other
1206-1208	*Recording - Other	E= Taxes (Recording & Transfer)	0% Tolerance	E= Taxes (Recording & Transfer)	Consumer Can't Shop	No	No Provider Required on SSPL	Recording Fee	Borrower	Other
Lines 1302-1309 (*) = Borrower can shop, requires provider on SSPL Lines 1310-1320 (**) = Does not require provider on SSPL and fee listed in Section H of LE and CD										
Made Real Estate Broker fees from 704 drop down available in the 1300 section										
1304-1309	203(k) Architectural and Engineering	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	List a separate Service Provider on the SSPL		Borrower	Other
1304-1309	Architectural and Engineering Inspection	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a separate Service Provider on the SSPL	Appraiser required	Borrower	Other
1304-1309	HomeStyle Architectural and Engineering	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	List a separate Service Provider on the SSPL		Borrower	Other
1304-1309	203(k) Consultant	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	List a separate Service Provider on the SSPL		Borrower	Other
1304-1309	HomeStyle Consultant	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	Yes	List a separate Service Provider on the SSPL		Borrower	Other
1315-1320	203(k) Contingency Reserve	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL		Borrower	Lender
1315-1320	HomeStyle Contingency Reserve	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL		Borrower	Lender
1304-1309	Flood Elevation Certification	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a separate Service Provider on the SSPL		Borrower	Other
1302	Pest / Termite Inspection	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a separate Service Provider on the SSPL		Borrower	Other
1304-1309	Pest / Termite Inspection - VA Refi ONLY	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a separate Service Provider on the SSPL	Allowable fee for VA refi	Borrower	Other
1315-1320	Pest / Termite Inspection	H=Other	No Tolerance	H=Other	Not Applicable	No	No Provider Required on SSPL	Consumer requested inspection	Borrower	Other
1304-1309	Plot Plan	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a separate Service Provider on the SSPL	Contains general information about the plot/plat, but is not exact like a survey	Borrower	Other
1315-1320	Sewer or Refuse Fee	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL		Borrower	Other
1303	Survey Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a Service Provider on the SSPL	Lender required survey	Borrower	Other
1315-1320	Survey Fee	H=Other	No Tolerance	H=Other	Not Applicable	No	No Provider Required on SSPL	Borrower elected survey	Borrower	Other
1304-1309	Pest/Termite Treatment	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a separate Service Provider on the SSPL	Lender required Termite Treatment	Borrower	Other

Gold Star Fee Matrix

(Updated 04/01/21)

HUD LINE	FEE NAME	LE SECTION	TOLERANCE	CD SECTION	Tolerance If Consumer Uses Own Service Provider	APR	SSPL Guidance	COMMENTS	Paid By Default	Paid To Default
1315-1320	Pest/Termite Treatment	H=Other	No Tolerance	H=Other	Not Applicable	No	No Provider Required on SSPL	Consumer requested Termite Treatment	Borrower	Other
1304-1309	Well / Septic Inspection Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a separate Service Provider on the SSPL	Well/Septic Inspection fee required by the Lender	Borrower	Other
1315-1320	Well / Septic Inspection Fee	H=Other	No Tolerance	H=Other	Not Applicable	No	No Provider Required on SSPL	Consumer requested inspection	Borrower	Other
1315-1320	203(k) Remaining in Escrow	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	escrow for 203K repairs	Borrower	Lender
1315-1320	HomeStyle Remaining in Escrow	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	escrow for repairs	Borrower	Lender
1315-1320	203(k) Repairs	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	203k funds for repairs	Borrower	Other
1315-1320	HomeStyle Repairs	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	funds for repairs	Borrower	Other
1315-1320	CDD Assessment	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL		Borrower	Other
1310	Escrow Holdback	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL		Borrower	Lender/Seller/Other
1315-1320	(NHD) Natural Hazard Disclosure	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL		Borrower	Other
1314	HOA Capital Contribution	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	HOA Charges	Borrower	Other
1312	HOA Dues	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	HOA Charges	Borrower	Other
1311	HOA Fee	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	HOA Charges	Borrower	Other
1313	HOA Transfer or Startup Fee	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	HOA Charges	Borrower	Other
1315-1320	Home Inspection Fee	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	Borrower Elected Inspection	Borrower	Other
1315-1320	Home Warranty	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	Borrower Elected Warranty	Borrower	Other
1315-1320	Manufactured HUD Label Certification (Exterior)	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	Appraiser required	Borrower	Other
1315-1320	Manufactured Data Plate Verification (Interior)	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	Appraiser required	Borrower	Other
1315-1320	Mailbox Fee	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL		Borrower	Other
1315-1320	Payoff Statement Fee	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL		Borrower	Other
1315-1320	Rekey Fee	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	Borrower Elected Fee for the property locks to be re-keyed	Borrower	Other
1304-1309	Roof Inspection Fee	C=Can Shop	10% Tolerance	B=Didn't Shop C= Did Shop	No Tolerance	No	List a Service Provider on the SSPL	Inspection required by the Lender	Borrower	Other
1315-1320	Roof Inspection Fee	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	Borrower Elected Inspection	Borrower	Other
1315-1320	Seller Attorney Fee	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL		Borrower	Other
1315-1320	Seller's Closing Coordination Fee	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL		Borrower	Other
1315-1320	Misc. Seller Fees	Not On LE	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL		Seller	Other
1310-1315	Third Party Attorney Fee	H=Other	No Tolerance	H=Other	Not Applicable	Yes	No Provider Required on SSPL	Attorney Fee requested by the borrower and not required by the Lender	Borrower	Other
1310-1315	Third Party Notary Fee	H=Other	No Tolerance	H=Other	Not Applicable	No	No Provider Required on SSPL	Requested by the Consumer	Borrower	Other
1310-1315	Realtor Fee (Seller Fee)	Not On LE	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL		Seller	Realtor
1315-1320	Translation Fee	H=Other	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL	Consumer requested translation service to translate loan documents	Borrower	Other
1315-1320	Water Usage (Seller Fee)	Not On LE	No Tolerance	H=Other	N/A	No	No Provider Required on SSPL		Seller	Other