



STATE OF SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

FEE WORKSHEET FOR DETERMINING HIGH COST LOAN

Mailing Address
P.O. Box 5757
Columbia, SC 29250-5757

www.sccoconsumer.gov
803-734-4236/800-922-1594

Street Address
3600 Forest Drive, 3rd Floor
Columbia, SC 29204-4406

Borrower's Name: _____

MB Fee Agreement Date: _____

Yield Spread Premium \$ _____
(or other Lender Payment)
Loan Amount \$ _____

TO FURTHER COMPLETE THE CALCULATIONS FOR THE TEST FOR A HIGH COST LOAN AT THIS POINT YOU MUST GO TO THE GOOD FAITH ESTIMATE AND CALCULATE THE FOLLOWING FEES:

_____ % of Lender payment to broker in relation to Loan Amt.
(Add. Comp. divided by Loan Amt.)

Itemization of Points, Fees and Commissions:

Broker Fees Only

Loan Origination Fee \$ _____
Loan Discount Fee \$ _____
Mortgage Broker Fee \$ _____
Processing Fee \$ _____

Total Points, Fees & Com. \$ _____

_____ % of Points, Fees & Com. in relation to Loan Amt.
(Total Points, Fees & Commissions divided by Loan Amount)*

Total Broker Compensation \$ _____
(Lender Pmts plus Total Points, Fees & Com.)

_____ % of Total Broker Comp. in relation to total loan amount (Total compensation divided by loan amount)

*If this percentage is 5% or more, then counseling would automatically be required at this point.

Note: The High Cost Home Loan fees test applies to a primary residence only; the 5% fee test applies when the total loan amount is \$20,000 or more.

Loan Origination Fee	\$ _____
Loan Discount Fee	\$ _____
Mortgage Broker Fee	\$ _____
Processing Fee	\$ _____
(Both Broker and Lender)	
Tax Related Service Fee	\$ _____
Doc Prep Fee	\$ _____
Underwriting Fee	\$ _____
Administrative Fee	\$ _____
Commitment Fee	\$ _____
Wire Transfer Fee	\$ _____
Application Fee	\$ _____
(Lender Only)	
Other:	\$ _____
Mtg. Ins. Premiums	\$ _____
Mtg. Ins. Reserves	\$ _____
Total	\$ _____

_____ % of Total of Broker and Lender Fees in relation to the Loan Amount**
(Total Fees divided by Loan Amount)

Note: The Yield Spread Premium is NOT included in the fees test.

****If this amount is 5% or more, the counseling requirement would be triggered.**