



# 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.consumer.sc.gov](http://www.consumer.sc.gov)  
(803) 734-4294

**Street Address**  
2221 Devine Street, Ste. 200  
Columbia, SC 29205

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.)

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	\$ _____

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.

**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.**

**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.