



WHEDA

Wisconsin Housing & Economic Development Authority

Finance Charges

Finance Charge – Includes any charge payable directly or indirectly by the consumer and imposed directly or indirectly by the creditor except for fees that would be charged in a comparable cash transaction. The list below includes typical fees and is not all inclusive.

APR Items (Finance Charges)

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|---|-------------------------------|
| Appraisal Order Fee (3 rd party appraiser) | Rate Extension Fee |
| Appraisal Review ¹ (review by lender) | Rate Lock Fee |
| Assignment of Mortgage (to WHEDA) | Review Fee ¹ |
| Automated Underwriting System Fee | Tax Transcript Fee |
| Buydown/Subsidy Fee (borrower portion) | Underwriting Fee ¹ |
| Closing Fee | Wire Fee |
| Courier Fee | |
| Document Preparation ¹ (lender fee) | |
| Document Review ¹ | |
| Escrow Fees to Title Company | |
| Express Mail | |
| Inspection Fees (post closing) | |
| Flood Insurance (life of loan) | |
| Home Buyer Education Fee | |
| Home Inspection (if required by lender) | |
| Inspection/Photo Fee (not to appraiser) | |
| Interest to the End of Month | |
| Mortgage Insurance | |
| Origination Fee ¹ | |
| Preapproval Fee ¹ | |
| Processing Fee ¹ | |
| WHEDA Purchase Review Fee | |

Non-APR Items (Not Finance Charges)

- Appraisal Fee
- Appraisal Retype
- Appraisal Review (3rd party appraiser)
- Credit Report Fee
- Credit Alert (CAIVR)
- Document Preparation (3rd party fee)
- Escrow Repairs
- Flood Certification/Determination
- Flood Insurance
- Home Inspection
- Notary Fees
- Recertification Fee (to appraiser)
- Recording/filing fee
- Survey Fee
- Termite/Pest Inspection
- Title Inspection (to title company)
- Title Opinion/Policy (to title company)
- Verifications (cost of verifying or confirming info-non APR items)

¹Correspondent and Mini-Corr channels only.