



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)

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	
Final Inspection Fee (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.