

0% Tolerance

Lender charges and credits

Mortgage broker's charges

Paid to affiliate of creditor or broker

Unaffiliated third party if shopping not allowed

Transfer taxes

10% Aggregate Increase

Unaffiliated third party if shopping allowed but consumer does not shop

Recording fees

Best Information Reasonably Available

Prepaid interest

Property insurance premiums

Amounts placed in escrow

Charges paid to third-party service providers not included on written list

Charges paid to third-party service providers not required by the creditor

Generally good faith requires the closing cost estimate on the initial LE to equal the final amount charged on the CD