

suziboyle.com

815 Park Blvd. Boise, Idaho 83712
 Local: 208-947-3355
 Toll Free: 1-866-289-6864
 SBoyle@YoungMortgage.com

Suzi Boyle of Young Mortgage Service Corporation has been honored as one of the top 200 mortgage originators in the United States by Mortgage Originator Magazine.





ARP Calculation Table

APR Calculation Table		
Fees Paid by Borrower	EXCLUDE Does Not affect APR (NOT a Prepaid Finance Charge)	INCLUDE Affects APR (Prepaid Finance Charge)
Amortization Schedule		X
Application Fee		X
Appraisal Fee	X	
Assignment Fee		X
Assumption Fee		X
Attorney Fee	X	
Commitment Fee		X
Courier Fees		X
Credit Life Insurance (exclude if optional)	X	
Credit Report Fees	X	
Credit Life Insurance (exclude if optional)	X	
Escrow Waiver Fee		X
Escrowed Fees (hazard, taxes, etc.)	X	
Final Inspection Fee	X	
Flood Certification Fee	X	
Flood Certificatoin w/life of loan		X
Funding Fee		X
Home Owners Insurance (include if agency is not 3rd party)	X	
Inspections for Construction		X

suziboyle.com

Suzi Boyle of Young Mortgage Service Corporation has been honored as one of the top 200 mortgage originators in the United States by Mortgage Originator Magazine.

815 Park Blvd. Boise, Idaho 83712
 Local: 208-947-3355
 Toll Free: 1-866-289-6864
 SBoyle@YoungMortgage.com



Interest		X
Credit Life Insurance (exclude if optional)		X
Loan Origination Fee (paid by buyer)		X
Mortgage Broker Fees		X
Mortgage Insurance Premiums		X
Notary Fees	X	
Per diem Interest		X
Pest Inspections	X	
Points / Fees Paid by Seller	X	
Processing Fees / Administration / Underwriting		X
Recording Fees		X
Credit Life Insurance (exclude if optional)		X
Survey	X	
Tax Life of Loan Certification		X
Tax Service Fee		X
Title Endorsement Fees		X
Title Insurance	X	
Verification Fee (cost to verify info)		X
Well and Septic Inspection	X	
Wire Fees		X

This chart is for examination purposes only. It is not intended as legal advice and used for any other purpose should include attorney consultation.