

TRID: Loan Estimate vs Good Faith Estimate Tolerances

Fee Charged	Loan Estimate (Now)	Good Faith Estimate (Previous)
Origination:	Zero Tolerance	Zero Tolerance
Adjusted Origination:	Zero Tolerance	Zero Tolerance
Lender Charge or Credit for Locked Rate:	Zero Tolerance	Zero Tolerance
Transfer Taxes:	Zero Tolerance	Zero Tolerance
Recording Feed:	Cumulative 10%	10%
Prepaid Interest:	Good faith effort/best information available at the time of disclosure.	Zero Tolerance
Property Insurance Premium:	Good faith effort/best information available at the time of disclosure.	10%
Escrowed Amounts:	Good faith effort/best information available at the time of disclosure.	Zero Tolerance
Impound Reserves:	Good faith effort/best information available at the time of disclosure.	Zero Tolerance
Required Charges to Broker's or Creditor's Affiliate:	Zero Tolerance	10%
Charges to Broker's or Creditor's Affiliate that are NOT Required by the Creditor:	Good faith effort/best information available at the time of disclosure.	Zero Tolerance
Required charges to unaffiliated service provider that borrower CANNOT shop for:	Zero Tolerance	10%
Fees paid to unaffiliated service provider from creditor's list of service providers that the borrower CAN shop for:	Cumulative 10%	10%
Fees paid to unaffiliated service provider not from creditor's list of service providers that the borrower CAN shop for:	Good faith effort/best information available at the time of disclosure.	Zero Tolerance