Finance charge = Dollar cost of consumer credit. Includes any charge payable directly or indirectly by the consumer and IMPOSED directly or indirectly by the creditor as a condition of, or incident to, the extension of credit.

Charges ALWAYS Included
- Interest
- Underwriting Fee
- Administration Fee
- Filing Fee
- Tax Service Fee
- Private Mortgage Insurance, Mortgage Insurance
- Life of Loan Monitoring Flood Insurance Fee
- Mortgage Broker Fee
- Lender Imposed Courier Fee, Express Mail Fee, Messenger Fee
- Warehouse Fees
- Wiring Fees

Charges Included Unless Conditions Are Met
- Insurance Premiums: Credit Life Loss of Income
- Insurance Not Required Disclosures Made Consumer Authorized
- Filing Fee
- Disclosures Made Consumer Selected Company
- Application Fees
- Charges Imposed by Third Parties
- Use of Party Not Required Creditor Does Not Retain Charge
- Charged to ALL Applicants
- All items listed in this category Paid Outside of Close (POC Fees)
- Redraw Fee
- Reimbursement Fee, Assumption Fee, Inspection Fee
- All items listed in this category Paid Outside of Close (POC Fees)

Charges NEVER Included
- Late Fee
- Fees for Title Insurance, Abstract, Examination, Name Search Tax Cert or Property Survey
- Fees for Preparing Loan Documents, Mortgages & Other Settlement Documents
- Notary Fee
- Flood Determination Fee with no Life of Loan & Pest Control Fees (termite)
- Appraisal & Credit Report Fees (Including Review)
- Charges Absorbed by Creditor as a Cost of Doing Business
- Reconveyance or Recording Fees
- Closing Costs Paid by Broker & Yield Spread Premiums
- Hazard Insurance

Charges Absorbed by Creditor as a Cost of Doing Business
- Lender Imposed Courier Fee, Express Mail Fee, Messenger Fee
- Warehouse Fees
- Wiring Fees
- Escrow Fee, Sub-escrow Fee, Signing Service Fee, Attorney Fee used as Closing Agent, Closing Agent Fee, Notary Public used as Closing Agent
- Intangible Tax Fee, Mortgage Tax, Tax Stamp

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