TRID TOLERANCE MATRIX

		Loan Estimate Section	Closing Disclosure Section	Tolerance Level
Origination Charges	Charges for services performed by the creditor.	A	A	0%
Services Borrower Cannot Shop For	Required third party services that the borrower cannot shop for.	B	B	0%
Service Borrower Can Shop For and Provided by Creditor or Affiliate	Chooses provider on the selected provider list.	C	B	0%
	Chooses provider NOT on the selected provider list	C	C	Unlimited*
	Provider Chosen by Creditor	C	B	0%
Service Borrower Can Shop For and Provided by non-Affiliate Third Party	Chooses a provider on the selected provider list.	C	B	10%
	Chooses provider NOT on the select provider list.	C	C	Unlimited*
	Chooses provider BUT written list of service providers was not provided, but the borrower was still permitted to shop	C	C	10%**
	Provider Chosen by Creditor	C	B	10%
Taxes and Government Fees	Recording Fees	E	E	10%
	Transfer Taxes	E	E	0%
Prepaids	Prepaid interest	F	F	Unlimited
	Prepaid Property Insurance	F	F	Unlimited
	Prepaid Mortgage Insurance	F	F	0%
	Prepaid Property Taxes	F	F	Unlimited***
Escrow	Amounts placed into an escrow, impound, reserve or similar account	G	G	Unlimited
Services Not Required By the Creditor	Optional Services and other services not required by the creditor.	H	H	Unlimited***
Lender Credits	Specific Lender Credits	J	"Paid By Others" Column	0%
	General Lender Credit	J	J	0%

* Unlimited tolerance on these estimated charges so long as they are based on the best information reasonably available. The best information reasonably available standard applies to bona fide charges for third-party services if, based on the facts and circumstances, a consumer is permitted to shop for the service, and selects a provider not listed on the written list of service providers issued to the consumer and these estimated charges are based on the best information reasonably available even if the bona fide charge is paid to the creditor's affiliate. To be considered bona fide, charges must be lawful and for services actually performed.

** The 2017 Rule provides that whether a creditor permits a consumer to shop is based on the relevant facts and circumstances. The zero tolerance standard applies to required settlement service charges paid to anyone, if, based on the relevant facts and circumstances, the consumer was not permitted to shop.

*** Unlimited so long as the charges (or omission of charges) were estimated based on the best information reasonably available. The best information reasonably available standard applies to these specified charges even if the charge is paid to the creditor or its affiliate as long as the charge is bona fide.