



## TRID Loan Estimate Fee Schedule

for

### Stablewood Farms Community Association Inc.

The following information is provided by Spectrum Association Management to assist you in completing the Loan Estimate. This form lists all available products for the Association and should not be considered a recommendation of what to obtain for your real estate/financing transaction. Identify the items you will order and enter the corresponding fees on the Loan Estimate.

Required Payments	Fee	When Paid
Regular Assessment Amount	\$665.00	Annually
Transfer Fee	\$200.00	At Close
Compliance Packages	Fee	When Paid
<b>Bank Owned Property Package (REQUIRED FOR FORECLOSED PROPERTIES)</b> This package is required for properties that have been recently foreclosed upon or have a deed taken in lieu of foreclosure. Included is a statement of all fees owed by the bank and disclosure information for maintaining and marketing the property. <b>Products included, if they pertain to the Association:</b> W-9 Insurance Dec Page Current Unaudited Financial Documents CCRs Articles of Incorporation Bylaws Budget Policies and Guidelines Reserve Study Rules and Regulations Unit Ledger Statement of Account	\$320.00	Up Front
<b>Financial Documents Bundle</b> This bundle includes the budget, balances sheets, w-9, and income statement. <b>Products included, if they pertain to the Association:</b> W-9 Current Unaudited Financial Documents Budget	\$25.00	Up Front
<b>Governing Documents Bundle</b> <b>Products included, if they pertain to the Association:</b> CCRs Articles of Incorporation Bylaws Policies and Guidelines Rules and Regulations	\$50.00	Up Front

<b>Premier Resale Package (TREC Form, Statement of Account, and Association Documents)</b>	\$375.00	Up Front
REQUIRED FOR RESALE. This bundle includes a TREC form, Statement of Account and association documents necessary for disclosure to the Buyer.		
<b>Products included, if they pertain to the Association:</b>		
Welcome Packages		
Insurance Dec Page		
Statement of Account		
Articles of Incorporation		
Budget		
Bylaws		
CCRs		
Current Unaudited Financial Documents		
Policies and Guidelines		
Rules and Regulations		
Texas TREC Form		
<b>Refinance Statement of Account Only</b>	\$120.00	Up Front
Refinance Statement of Account		
<b>Products included, if they pertain to the Association:</b>		
Refinance Statement of Account		
<b>Resale Disclosure (TREC Form) and Complete Association Documents Package</b>	\$350.00	Up Front
REQUIRED FOR RESALE. This bundle includes a TREC form and association documents necessary for closing.		
PLEASE NOTE: DOCUMENTS VARY PER ASSOCIATION. SOME DOCUMENTS MAY NOT BE APPLICABLE OR PROVIDED WITHIN THE BUNDLE/PACKAGE.		
<b>Products included, if they pertain to the Association:</b>		
Welcome Packages		
Insurance Dec Page		
Articles of Incorporation		
Budget		
Bylaws		
CCRs		
Current Unaudited Financial Documents		
Policies and Guidelines		
Rules and Regulations		
Texas TREC Form		
<b>Statement of Account Only</b>	\$120.00	Up Front
Statement of Account		
<b>Products included, if they pertain to the Association:</b>		
Statement of Account		
<b>Bundle &amp; Save</b>	<b>Fee</b>	<b>When Paid</b>

<b>1. Premier Lender Questionnaire Bundle (Best Value!)</b> EVERYTHING your underwriter needs to quickly underwrite the subject property. <b>Products included, if they pertain to the Association:</b> Insurance Dec Page Current Unaudited Financial Documents CCRs Articles of Incorporation Bylaws Budget Policies and Guidelines Reserve Study Rules and Regulations Lender Questionnaire	\$260.00	Up Front
<b>2. Standard Lender Questionnaire Bundle</b> Minimum documentation for underwriting the subject property. For most comprehensive package, please see Premier Lender Bundle above. <b>Products included, if they pertain to the Association:</b> Insurance Dec Page Budget Lender Questionnaire	\$245.00	Up Front

Individual Disclosure Forms and Association Documents	Fee	When Paid
Articles of Incorporation	\$25.00	Up Front
Budget	\$25.00	Up Front
Bylaws	\$25.00	Up Front
CC&Rs	\$25.00	Up Front
Current Unaudited Financial Documents	\$25.00	Up Front
Insurance Dec Page	\$25.00	Up Front
Lender Questionnaire	\$225.00	Up Front
Reserve Study	\$35.00	Up Front
Violations Report	\$20.00	Up Front
W-9	No Cost	No Cost
Welcome Packages	No Cost	No Cost

Additional Fees (Optional)	Fee	When Paid
CD Delivery Fee	\$30.00	Up Front
Credit Card Convenience Fee (for credit card payments only)	\$7.95	Up Front
Custom Questionnaire Fee (*Add this fee to Questionnaire Fee)	\$50.00	Up Front
Custom Questionnaire Rush Fee (*Add this fee to Questionnaire Rush Fees)	\$35.00	Up Front
Lender Questionnaire 1 business days Rush Fee	\$90.00	Up Front
Lender Questionnaire 3 business days Rush Fee	\$55.00	Up Front
Lender Questionnaire Update from 1 to 30 days	\$35.00	Up Front
Multi-Product Order 1 business days Rush Fee	\$120.00	Up Front

Multi-Product Order 3 business days Rush Fee	\$95.00	Up Front
Refinance Statement of Account Update from 1 to 30 days	No Cost	No Cost
Refinance Statement of Account Update from 31 to 45 days	\$50.00	Up Front
Refinance Statement of Account Update from 46 to 90 days	\$50.00	Up Front
Rush Existing Order (*Add this fee to Rush Fees)	\$75.00	
Statement of Account 1 business days Rush Fee	\$110.00	Up Front
Statement of Account 3 business days Rush Fee	\$85.00	Up Front
Statement of Account Update from 1 to 30 days	No Cost	No Cost
Statement of Account Update from 31 to 45 days	\$50.00	Up Front
Statement of Account Update from 46 to 90 days	\$50.00	Up Front
Statement of Account, pt. 2 Update from 1 to 30 days	No Cost	No Cost
Statement of Account, pt. 2 Update from 31 to 45 days	No Cost	No Cost
Statement of Account, pt. 2 Update from 46 to 90 days	No Cost	No Cost
Texas TREC Form 1 business days Rush Fee	\$120.00	Up Front
Texas TREC Form 3 business days Rush Fee	\$95.00	Up Front
Texas TREC Form Update from 1 to 14 days	\$15.00	Up Front
Texas TREC Form Update from 15 to 180 days	\$50.00	Up Front
Three Day Shipping Fee	\$45.00	Up Front
<b>TRID</b>	<b>Fee</b>	<b>When Paid</b>
TRID-List of Fees and Charges (NOT TO BE USED FOR CLOSING)	No Cost	No Cost

**Loan Estimate Disclaimer: Fees vary by association and individual units and cannot be finalized until the closing of a transaction. Fees including, but not limited to, Regular Assessment Amount, Special Assessments, Transfer Fees, Capital Contributions, Move In Fees, Collection Fees, etc. may be assessed to each property and will be finalized on the Closing Disclosure. Please work with the Closing Agent to obtain these exact fee amounts.**

**All fees are subject to change without notice and can only be finalized at the time a transaction is prepared to close and the Closing Disclosure is completed.**

**Comments:**