

## 0% Tolerance

Lender charges and credits

Mortgage broker's charges

Paid to affiliate of creditor or broker

Unaffiliated third party if shopping not allowed

Transfer taxes

## 10% Aggregate Increase

Unaffiliated third party if shopping allowed but consumer does not shop

Recording fees

## Best Information Reasonably Available

Prepaid interest

Property insurance premiums

Amounts placed in escrow

Charges paid to third-party service providers not included on written list

Charges paid to third-party service providers not required by the creditor

**Generally good faith requires the closing cost estimate on the initial LE to equal the final amount charged on the CD**