ROAD MAP TO
TRID RULE VARIATIONS/TOLERANCES

IF REQUIRED BY THE LENDER, AND

Paid to the lender or mortgage broker
- Section A – LE
- Section A – CD

Paid to a third party (or an affiliate of lender or mortgage broker) required to be used by the lender
- Section B – LE
- Section B – CD

Paid to a third party **NOT** required to be used by the lender; the lender provides a written list; **AND**

ZERO TOLERANCE

Transfer Taxes
- Section E – LE
- Section E – CD

Lender Credits
- Section J – LE
- Section J and Paid by Others column – CD

The consumer does not select a provider so the lender chooses
- Section C – LE
- Section B – CD

The consumer selects a provider from the lender's list
- Section C – LE
- Section B – CD

The consumer selects a provider **NOT** on the lender's list
- Section C – LE
- Section C – CD

10% AGGREGATE TOLERANCE

Recording Fees
- Section E – LE
- Section E – CD

IF NOT REQUIRED BY THE LENDER, (EVEN IF PAID TO AN AFFILIATE OF THE LENDER)
- **Section H – LE**
- **Section H – CD**

Prepaid Interest

Property Insurance Premiums

Amounts placed into an escrow, impound, reserve, or similar account
- Section F – LE
- Section F – CD

UNLIMITED TOLERANCE

VARIATIONS/TOLERANCES SUMMARY
- Borrower was not allowed to shop = 0%
- Borrower was allowed to shop but didn't = 10%
- Borrower was allowed to shop and did = Unlimited

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