



TRID Loan Estimate Fee Schedule for Windermere Lakes HOA

The following information is provided by Sterling Association Services, Inc. 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	\$1,380.00	Annually
Transfer Fee	\$250.00	At Close
Compliance Packages	Fee	When Paid
Bank Owned Property Package (REQUIRED FOR FORECLOSED PROPERTIES) with Compliance Report 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. Products included, if they pertain to the Association: Rules and Regulations Reserve Reports Design Guidelines Current Unaudited Financial Documents Insurance Dec Page Budget Compliance Report Resolutions Policies Articles of Incorporation W-9 Unit Ledger Bylaws CCRs-Condo Declaration Statement of Account	\$277.00	Up Front
Bundle & Save	Fee	When Paid
1. Premier Lender Questionnaire Bundle (Best Value!) EVERYTHING your underwriter needs to quickly underwrite the subject property. Products included, if they pertain to the Association: Insurance Dec Page Budget Resolutions Policies Articles of Incorporation Lender Questionnaire Bylaws Design Guidelines Current Unaudited Financial Documents Rules and Regulations Reserve Reports CCRs-Condo Declaration	\$197.00	Up Front

2. Limited Lender Questionnaire Bundle	\$175.00	Up Front
Minimum documentation for underwriting the subject property. For most comprehensive package, please see Premier Lender Bundle above.		
Products included, if they pertain to the Association:		
Insurance Dec Page Budget Lender Questionnaire		
Payoff Statement of Account (NO Association Documents) with Compliance Inspection	\$296.00	Up Front
Products included, if they pertain to the Association:		
Inspection Form Statement of Account		
Payoff Statement of Account Only (NO Association Documents)	\$127.00	Up Front
Products included, if they pertain to the Association:		
Statement of Account		
Payoff Statement of Account Only (Stewart Title Only)	\$127.00	At Close
Products included, if they pertain to the Association:		
Statement of Account		
Refinance Statement of Account	\$162.00	Up Front
Products included, if they pertain to the Association:		
Refinance Statement of Account		
Resale Certificate Package PLUS the Statement of Account	\$508.00	Up Front
Products included, if they pertain to the Association:		
Special Assessments Reserve Reports Design Guidelines CCRs-Condo Declaration Resale Certificate/TREC Form Current Unaudited Financial Documents Articles of Incorporation Rules and Regulations Litigation Insurance Dec Page Budget Compliance Report Resolutions Policies Bylaws Inspection Form Statement of Account		
Individual Disclosure Forms and Association Documents	Fee	When Paid
Articles of Incorporation	\$35.00	Up Front
Bylaws	\$40.00	Up Front
CC&Rs-Condo Declaration	\$55.00	Up Front
Design Guidelines	\$35.00	Up Front

Inspection Form	\$169.00	Up Front
Insurance Dec Page	\$35.00	Up Front
Lender Questionnaire	\$125.00	Up Front
Miscellaneous Documents	No Cost	No Cost
Resolutions & Policies	\$25.00	Up Front
Rules and Regulations	\$25.00	Up Front
W-9	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)	\$9.95	Up Front
Custom Questionnaire Fee (*Add this fee to Questionnaire Fee)	\$93.00	Up Front
Custom Questionnaire Rush Fee (*Add this fee to Questionnaire Rush Fees)	\$50.00	Up Front
Lender Questionnaire 1 business days Rush Fee	\$65.00	Up Front
Lender Questionnaire 2 business days Rush Fee	\$40.00	Up Front
Lender Questionnaire Update from 1 to 90 days	\$60.00	Up Front
Multi-Product Order 1 business days Rush Fee	\$100.00	Up Front
Multi-Product Order 3 business days Rush Fee	\$75.00	Up Front
Multi-Product Order 5 business days Rush Fee	\$50.00	Up Front
Refinance Statement of Account Update from 1 to 30 days	No Cost	No Cost
Resale Certificate/TREC Form 1 business days Rush Fee	\$100.00	Up Front
Resale Certificate/TREC Form Update from 1 to 180 days	\$75.00	Up Front
Rush Existing Order (*Add this fee to Rush Fees)	\$25.00	
Statement of Account 1 business days Rush Fee	\$100.00	Up Front
Statement of Account 3 business days Rush Fee	\$75.00	Up Front
Statement of Account 5 business days Rush Fee	\$50.00	Up Front
Statement of Account Update from 1 to 30 days	No Cost	No Cost
Statement of Account Update from 31 to 60 days	\$25.00	Up Front
Statement of Account Update from 61 to 90 days	\$50.00	Up Front
Three Day Shipping Fee	\$90.00	Up Front
Resale Certificate/TREC Form 3 business days Rush Fee	\$75.00	Up Front
Resale Certificate/TREC Form 5 business days Rush Fee	\$50.00	Up Front

TRID	Fee	When Paid
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: