

# Bucket List

Services	Can Change		Cannot increase more than 10%	Cannot increase
Homeowners insurance	✓			
Daily interim interest charges	✓			
Initial Deposit for escrow account	✓			
Owner's title insurance	If company is not identified by lender	or	If company identified by lender	
Title services and Lenders title insurance	If company is not identified by lender	or	If company is selected or identified by Lender	
Required services borrower can shop for	If company is not identified by lender	or	If company identified by lender	
Required services			Selected by Lender	
Government recording charges			✓	
Transfer taxes				✓
Lender's origination charges				✓
Lender's charge for specified interest rate (points)				✓
Lender's adjusted origination charges				✓