

(A) (1) LOAN FEES, POINTS, FINDER'S FEES, AND OTHER CHARGES; HOWEVER, ALL SUCH CHARGES MAY NOT EXCEED 2 PERCENT OF THE ORIGINAL EXTENSION OF CREDIT;

(2) IN THE CASE OF A LOAN TO A CONSUMER BORROWER, NO LOAN FEES, POINTS, FINDER'S FEES, OR OTHER CHARGES MAY BE CHARGED AND COLLECTED UNLESS THE AGREEMENT, NOTE, OR OTHER EVIDENCE OF THE LOAN SO PROVIDES AND THE LOAN IS SECURED BY A LIEN ON RESIDENTIAL REAL PROPERTY; HOWEVER, ALL SUCH CHARGES MAY NOT EXCEED 2 PERCENT OF THE ORIGINAL EXTENSION OF CREDIT;

(B) REASONABLE FEES FOR SERVICES RENDERED OR FOR REIMBURSEMENT OF EXPENSES INCURRED IN GOOD FAITH BY THE BANK CREDIT GRANTOR OR ITS AGENTS IN CONNECTION WITH THE LOAN, INCLUDING:

- (1) COMMITMENT FEES;
- (2) OFFICIAL FEES AND TAXES;
- (3) PREMIUMS OR OTHER CHARGES FOR ANY GUARANTEE OR INSURANCE PROTECTING THE BANK CREDIT GRANTOR AGAINST THE BORROWER'S DEFAULT OR OTHER CREDIT LOSS;
- (4) COSTS INCURRED BY REASON OF EXAMINATION OF TITLE, INSPECTION, RECORDING, AND OTHER FORMAL ACTS NECESSARY OR APPROPRIATE TO THE SECURITY OF THE LOAN;
- (5) FILING FEES;
- (6) ATTORNEY'S FEES; AND
- (7) TRAVEL EXPENSES.

(C) IN THE CASE OF A LOAN TO A CONSUMER BORROWER, A FEE PERMITTED UNDER SUBSECTION (B) OF THIS SECTION MAY NOT BE CHARGED AND COLLECTED UNLESS THE-AGREEMENT,-NOTE,-OR--OTHER--EVIDENCE--OF THE-LOAN-PERMITS:

(1) THE AGREEMENT, NOTE, OR OTHER EVIDENCE OF THE LOAN PERMITS;

(2) THE FEE IS AN ACTUAL AND VERIFIABLE EXPENSE OF THE CREDIT GRANTOR NOT RETAINED BY HIM; AND

(3) LIMITED TO CHARGES FOR:

(I) ATTORNEY'S FEES FOR SERVICES RENDERED IN CONNECTION WITH THE PREPARATION, CLOSING, OR DISBURSEMENT OF THE LOAN;

(II) ANY EXPENSE, TAX, OR CHARGE PAID TO A GOVERNMENTAL AGENCY;