

## ITEMIZATION OF CREDITS AND TITLE SERVICE CHARGES

1. PURPOSE: This circular clarifies language in paragraph 2b of the original circular dated July 30, 2010. Specifically, the sentence “Lenders will now be required to provide a breakout of the charges shown on line 1101, Title Services and lender’s title insurance, similar to the breakout required of line 801, Our origination charge, on the HUD-1” mistakenly implies that the breakout must be on the HUD-1 itself. This is not the case. The reference “...on the HUD-1” was only intended to identify where line 801, Our origination charge, is found. The breakout should be on any attachment or addendum that can be attached to the HUD-1.

2. Therefore, for the sake of clarity, Circular 26-10-9 is changed as follows:

Page 1, paragraph 2b, line 4: After “Our origination charge” delete “, on the HUD-1”.

By Direction of the Under Secretary for Benefits

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