After further deliberation, please disregard the prior directive regarding the PFRS servicing fee as relates to the TRID disclosures and instead comply with the following:

- The fee should NOT appear on either the Loan Estimate or Closing Disclosure EXCEPT in the calculations of the APR.

- Simultaneous with providing the **Loan Estimate** to the borrower(s), the form **PFRS 007** should be provided to and signed and dated by all borrowers on the application. The form shall be re-executed with any reissuance of the Loan Estimate.

- Simultaneous with providing the **Closing Disclosure**, the form **PFRS 008** should be provided to and signed and dated by all borrowers on the application.

- Lenders may notice that these forms are similar to the form PFRS 002 – that form is still required and is not being changed in any way by this new directive. The form shall be re-executed with any reissuance of the Closing Disclosure.

- Updated PFRS checklists will follow.