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1 tion to the duly itemized and disclosed costs referred to in
2 clauses (A), (B), (C), and (D) of paragraph (2), the
3 costs of (i) title examination, title insurance, or correspond-
4 ing procedures; (ii) preparation of the deed, settlement
5 statement, or other documents; (iii) escrows for future pay-
6 ments of taxes and insurance; (iv) notarizing the deed and
7 other documents; (v) appraisal fees; and (vi) credit
8 reports.

9 (e) "Creditor" means any individual, or any partner-
10 ship, corporation, association, cooperative, or other entity,
11 including the United States or any agency or instrumentality
12 thereof, or any other government or political subdivision or
13 agency or instrumentality thereof, if such individual or en-
14 tity regularly engages in credit transactions, whether in
15 connection with the sale of goods and services or otherwise,
16 and extends credit for which the payment of a finance
17 charge is required.

18 (f) (1) "Annual percentage rate" means, for the pur-
19 poses of sections 4(b) and 4(c), the nominal annual rate
20 determined by the actuarial method (United States rule).
21 For purposes of this calculation it may be assumed that:

22 (A) The total time for repayment of the total
23 amount to be financed is the time from the date of the
24 transaction to the date of the final scheduled payment.

25 (B) All payments are equal if every scheduled pay-