



VA FEE MATRIX

FEE NAME	ALLOWABLE FEE	NON-ALLOWABLE FEE	NOTES
Origination Fee (i.e. 1% Flat Fee)	X		Full Doc - 1% Flat Fee is calculated using the total loan amount. IRRRL - use VA Form 26-8923, IRRRL Worksheet, for the calculation.
FEE NAME	ALLOWABLE FEE (IN ADDITION TO 1% FLAT FEE)	NON-ALLOWABLE FEE	NOTES
Aggregate Escrow Adjustment	X		
Annual Assessments	X		
Appraisal Fee	X		Allowed in addition to the 1% limit when requested by lender or veteran. Not allowed if by lender or seller for reconsideration of value. Not allowed for IRRRL.
Bond Tax	X		
Borough Tax	X		
CEMA Recording Fee	X		
Central Appraisal Tax	X		
Central Collection Tax	X		
City Tax/County Tax/Stamps	X		
City/Township Taxes	X		
County Collected by Other Tax	X		
County Property Taxes	X		
County Property Taxes - PMT	X		
Credit Report Fee	X		Allowable in addition to the 1% limit, up to maximum \$100
Current Property Taxes Due	X		
Discount Points	X		IRRRL - Max 2 discount points may be financed. Veteran may pay more if reasonable but must be in cash, cannot be financed.
District Tax	X		
Flood Certificate Fee	X		
Flood Insurance	X		
Flood Insurance Premium	X		
Flood Life of Loan	X		
Hazard Insurance Premium	X		
HOA Capital Contribution	X		Optional fee for a Purchase transaction that is not lender required nor required to clear title. Commonly used to notate a fee being charged by the HOA to set up the new buyers account.
Home Owners Association Dues	X		
Home Warranty Fee	X		Optional fee for a Purchase transaction that is not lender required nor required to clear title.
Home Warranty Fee	X		
Homeowners Association Dues	X		Optional fee for a Purchase transaction that is not lender required nor required to clear title. Commonly used to notate a fee being charged by the HOA to set up the new buyers account.
Homeowners Association Dues	X		
Incorp Village Tax	X		
Intangible Tax	X		
Lease/Ground rent	X		
Lender Paid Broker Comp	X		
Local Transfer Tax	X		
Mansion Tax	X		
Mello Roos Assessment	X		

MERS Registration Fee	X		
Misc. Charges District Tax	X		
Mortgage Tax	X		
MUD Taxes	X		
Other Recording Fee	X*		*Allowable in addition to the 1% limit if the fee is specifically for the actual recording of the mortgage. All other recording fees are included in the 1%.
Past Due Property Taxes	X		
Per Diem Interest	X		
Power Of Attorney Record Fee	X		
Property Taxes - Other	X		
Recording Fee For Deed	X		
School District Tax	X		
School Tax	X		
State Tax/Stamps	X		
State Transfer Tax	X		
Subdivision Maint. Esc'd Tax	X		
Summer Tax	X		
Supplemental Tax	X		
Survey Fee	X		Allowed in addition to the 1% limit If required by lender or veteran, except for surveys on condos (requires prior approval).
Termite Repair/Report	X		Charge includes both the repair and the report that confirms the repair was completed
Title-Abstract Fee	X		Fee for the process of determining the precise ownership of a piece of land by searching an abstract from the county recorder.
Title-Attorney Fee	X		Attorney Fees are allowable in addition to the 1% limit for Title Examination or Title Insurance Only. Attorney Fees for other services are included in the 1% limit.
Title-Bankruptcies	X		
Title-Binder Fee	X		Fee is a commitment to issue a title policy
Title-Chain of Title	X		
Title-Discharge Tracking	X		
Title-Endorsement Fee	X		
Title-Environmental Protection	X		
Title-Examination Fee	X		
Title-Form 9	X		
Title-Guaranty Fee (state of TX)	X		
Title-Insurance Fee	X		
Title-Lender Title Insurance IA-Title-Iowa Title Guarantee Fee	X		
Title-Lien Report	X		
Title-Municipal Search	X		
Title-Owner Policy (optional)	X		
Title-Recording Service Fee	X*		*Allowable in addition to the 1% limit IF the fee is specifically for the actual recording of the mortgage. All other recording fees are included in the 1%.
Title-Search Fee	X		
Title-Tax Search Fee	X		Search to determine the present status of general real estate taxes against the property, and to identify any special assessments (current or past due).
Town Tax	X		
Township/County Tax	X		
Translation Fee - Not Required for Settlement	X		Fee charged when borrower chooses to have a translator assist with their closing.
VA Funding Fee	X		

Waste Fee District Tax	X		
Water/Sewer Rental Tax	X		
Wind And Storm Ins Premium	X		
Windstorm Insurance	X		
Winter Tax	X		
Administration Fee		X	
Application Fee		X	
Appraisal Desk Review Fee		X	
Assignment Fee		X	
Assumption Fee		X	
AVM Fee		X	
Commitment (Rate) Fee		X	
Condo Review Fee		X	
Copy / Fax / Courier Fee		X	
Counseling Fee		X	
Document Preparation Fee		X	
Estoppel Fee		X	Estoppel letter is a legally binding document to determine whether the seller has any outstanding balances owed to the HOA.
Funding Fee		X	
HOA Master Insurance Fee		X	
HOA Transfer Fee		X	
Investor Servicing Fee		X	
Lenders Attorney Fee		X	Fee charged only in the state of TX for doc drawing and doc review.
Manual Underwriting Fee		X	
Mortgage Broker Fee		X	
New Loan Administration Fee		X	
Prepayment Penalties		X	A veteran obtaining a VA refinancing loan cannot use the loan proceeds to pay penalty costs for prepayment of an existing loan. A veteran purchasing a property with a VA loan cannot pay penalty costs required to discharge any existing liens on the seller's property.
Processing Fee		X	
Property Inspection Waiver Fee		X	
Rate Lock Fee		X	
Recording Fee For Assignment		X	
Redraw Fee		X	
Second Appraisal Fee		X	Allowable in addition to the 1% limit, only if reconsideration of value is requested by Borrower (not lender)
Tax Service Fee		X	
Title-Administration Fee		X	
Title-Archive Fee		X	
Title-Attendance Fee		X	
Title-CEMA Assignment Fee		X	
Title-CEMA Attorney Fee		X	
Title-Certification Fee		X	
Title-Closing Coordination Fee		X	
Title-Compliance Fee		X	
Title-CPL Fee		X*	*Not allowed in addition to the 1% limit unless listed in the State Deviation table. If in an eligible state (AL, AR, DE, FL, IL, IN, MS, NJ, OH, PA), this fee is allowed in addition to the 1% limit. See State Deviation table for maximum charges.
Title-Demand Fee		X	
Title-Departmentals		X	
Title-Doc Preparation Fee		X	

Title-eDoc Fee		X	
Title-Escrow Fee		X	
Title-Financing Statement		X	
Title-Inspection Fee (Escrow)		X	
Title-Loan Tie In Fee		X	
Title-Market Value Rider		X	
Title-New Loan Svc Fee		X	
Title-Notary Fee		X	
Title-Notice of Settlement		X	
Title-Post Closing Fee		X	
Title-Processing Fee		X	
Title-Reconveyance Fee		X	
Title-Secondary Mort Mkt		X	
Title-Settlement/Closing Fee		X	
Title-Signing Fee		X	
Title-Sub Escrow Fee		X	
Title-Surcharge/Policy Fee		X	
Title-Tax Certificate		X	
Title-Title Opinion Fee		X	
Title-Tracking Fee		X	
Title-Transaction Mgmt Fee		X	
Title-UW Resolution Fee		X	
Title-Waiver of Arbitration		X	
Title-Wire Transfer Fee		X	
Translation Fee - Lender Required		X	Fee charged by lender if documents must be translated in order for the loan to be processed/underwritten.
Trust Review Fee		X	
Underwriting Fee		X	
Verification Fee		X	
Verification Paid to 3rd Party		X	
Wire Fee		X	
HOA Certification Fee	X (refinances)	X (purchases)	Allowed In addition to 1% limit for refinances. Not allowed in addition to the 1% limit for purchases.
Subordination Fee	X (refinances)	X (purchases)	Allowed In addition to 1% limit for refinances. Not allowed in addition to the 1% limit for purchases. Fee cannot be financed - must be paid by in cash by borrower or paid by itemized lender credit for all loans.
Termite/Pest Inspection Fee	X (refinances)*	X (purchases)	*Allowed In addition to 1% limit for refinances only if The State Deviation table lists this fee as only being allowed in a certain states (AL, AR, AZ, CA, FL, LA, MS, OK, TX). Not allowed in addition to the 1% limit for purchases regardless of state.
Title-Express Mail Fee	X (refinances)	X (purchases)	Allowed In addition to 1% limit for refinances, only if the saved per diem interest cost to the veteran will exceed the cost of the special handling.. Not allowed in addition to the 1% limit for purchases.
Borrowers Attorney Fee	X (borrower requested)	X (lender requested)	Included in the 1% limit if required by Lender. Allowable in addition to the 1% limit if requested by the borrower.
Roof Inspection Fee	X (borrower requested)	X (lender requested)	Included in the 1% limit if required by Lender. Allowable in addition to the 1% limit if requested by the borrower.
Septic Inspection Fee	X (borrower requested)	X (lender requested)	Included in the 1% limit if required by Lender. Allowable in addition to the 1% limit if requested by the borrower.
Structural Inspection Fee	X (borrower requested)	X (lender requested)	Included in the 1% limit if required by Lender. Allowable in addition to the 1% limit if requested by the borrower.
Well/Water Inspection Fee	X (borrower requested)	X (lender requested)	Included in the 1% limit if required by Lender. Allowable in addition to the 1% limit if requested by the borrower.

FEE NAME	PROHIBITED
RealEst Comm Buyers Broker	Fees Cannot Be Charged
RealEst Comm Sellers Broker	
Real Estate Broker Fee	
Private Transfer Fee	
Real Estate Conveyance Fee	
BPO Fee	
Escrow Waiver Fee	

State Deviations Table: https://www.benefits.va.gov/homeloans/documents/docs/state_deviations.pdf