



VA Allowable & Non-Allowable Fees

Fees and Charges the Veteran Can Pay	Fees and Charges the Veteran <i>Can Not</i> Pay
VA Funding Fee	Appraisals requested for reconsideration of value by someone other than the veteran (i.e., originator or seller).
The maximum of reasonable and customary amounts for any or all of the Itemized fees and Charges designated by VA.	Appraisals requested by parties other than the veteran or originator.
Reasonable discount points to buy down the interest rate.	Attorney's fees
1% origination fee	Brokerage fees
Itemized fees and charges that the Veteran can pay (provided the amounts are reasonable and customary). For services that are performed by a third party, the amount paid by the veteran cannot exceed the actual charge of that third part.	Consulting or Referral fees.
Appraisals, including second appraisals requested by the veterans for reconsideration of value.	Flood zone determination made by the originator/ Sage Home Loans to VA appraiser.
Credit report fee.	Inspection fees
Flood zone determination: the veteran may pay for a life-of-loan flood determination service purchased at the time of loan origination.	Pre-payment fees of an existing loan (may not be paid with VA-guaranteed loan proceeds).
Hazard insurance premium, including flood insurance, if required.	Tax service fees
Mortgage Electronic Registrations Systems (MERS) fee.	Escrow fees
Prepaid item such as taxed, assessments and similar items for the current year chargeable to the veteran and the initial deposit for the tax and insurance account.	Underwriting fees
Recording fees and recording taxes or other charges incident to recordation.	Document fees
Special mailing fees such as, Fed Ex®, Express Mail®, etc. for refinance transactions only.	Processing fees
Survey, if required by the originator, Sage Home Loans, or the Veteran. Condo surveys must have prior approval of the VA.	Prep fees for Truth-In-Lending
Title examination and title insurance, including environmental protection lien endorsement, if required by the originator or Sage Home Loans Corp.	Real estate commission
Transfer Tax	Re-draw fee
Property Compliance Inspection	Rent Credit Excess
	Repair escrow fee
	Servicing fee
	Settlement fee
	Trustee Fee
	Warehousing fee
	Wire fee
	Any other fee not listed as Allowable on this matrix