



## 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/ WesLend 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, WesLend, 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 WesLend.  | 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  |