

# VA FEES

## The Veteran\* may pay a MAXIMUM of:

- Reasonable and Customary amounts for any or all of the “Itemized Fees and Charges” designated by VA, plus
- A flat charge of 1% (origination fee), plus
- Reasonable Discount Points up to 2%

## ALLOWABLE FEES:

**These are not included in the maximum 1% a Veteran is permitted to pay and may be charged in addition to the fees noted in the section labeled “Unallowable Fees”.**

- Recording Fees and Recording Taxes
- Credit Report Fees (actual charges only – most cases should NOT to exceed \$50. Invoices will be required to support what is reflected on the HUD-1)
- Prorated taxes and assessments
- Initial deposits for the establishment of Escrow Accounts
- Transfer Taxes
- Hazard Insurance, if not paid directly out of pocket by Veteran as a POC item
- Title Insurance, Title Policy, Title Examination, Title Search, Title Endorsements (including Environmental Protection Lien Endorsement) and any fees required to prepare title work.
- Express Mail Fee (for Cash Out and IRRRL ONLY) – must be actual cost – invoice will be required
- VA Funding Fee
- Discount Points – as noted above, not to exceed 2%
- MERS Fees
- Interthinx DISSCO fraud protection report
- Well \ Septic inspection fees
- Survey \ Plot Plan
- VA Appraisal Fee (per allowable VA Fee Matrix Only – contact HPF with questions)
- Compliance Inspection, only if required by NOV.

## UNALLOWABLE FEES:

**If the 1% Origination Fee is charged, the following fees may not be charged. This list is not all-inclusive; please contact HPF to discuss any fee on which there is a question.**

- Underwriting Fee
- Tax Service Fee
- Application Fee (NOTE: the costs of appraisal and credit report fee may be charged up front to ensure the loan officer or lender is not held responsible for these fees if the Veteran walks away from the deal BUT they must be itemized accordingly)
- Processing Fee
- Commitment Fee
- Amortization Fee
- Truth in Lending Fee
- Assignment Fee
- Settlement Fee, Escrow Fee, Closing Fee
- Document Preparation Fee (includes any charges for preparing title company papers or conveyance fees – e.g., Fax Fee, Copying Fee, and E-mail Fee) \*\*contact HPF with any questions.
- Attorney Fee, if for any reason other than title work
- Notary Fee
- Trustee Fee
- Photographs
- Pest Inspection Fee (unless Cash Out Transaction)

**REACH OUT TO YOUR ACCOUNT EXECUTIVE FOR MORE DETAILS.**

**Email: [wsmmarketing@windsormortgage.com](mailto:wsmmarketing@windsormortgage.com) Call: (844) 487-2587 Online: [WindsorMortgage.com](http://WindsorMortgage.com)**

**This information is provided to assist real estate and mortgage professionals only and is not intended, nor authorized, for consumer distribution.**

\*Per VA rules, to receive VA home loan benefits and services, the Veteran's character of discharge or service must be under other than dishonorable conditions (e.g., honorable, under honorable conditions, general). All loans are subject to credit and property approval. Rates, program terms, and conditions are subject to change without notice. Not all products are available in every state and loan limit differs between states. Additional conditions, qualifications, and restrictions may apply. This is not an offer for extension of credit or commitment to lend. Windsor Mortgage is a service provided by Plains Commerce Bank. NMLS#463950

