



CHICAGO TITLE

VA Allowable and Non-Allowable Costs

Allowable Fees the VA CAN Pay:

Veteran can pay a maximum of:

Reasonable and customary amounts for any or all of the "itemized fees and charges" designated by the VA, plus a one percent flat charge by the lender, plus reasonable discount points.

- Appraisal
- Recording Fees
- Credit report
- Prepaid items
- Hazard insurance
- Property taxes
- Compliance inspection
- Special mailing fees for refinance loans
- Title examination and title insurance
- Flood zone determination
- VA funding fee
- Survey
- MERS fee

Non-Allowable Fees the VA CANNOT Pay:

- Lender's inspection (except in construction cases)
- Loan closing or settlement fees (title company's loan closing charge)
- Preparing loan papers or conveyance fees
- Attorney's services other than title work
- Interest rate lock-in fees
- Postage and other mailing charges
- Amortization schedules, pass books, membership fees
- Document prep fees
- Photographs
- Escrow fees or changes
- Notary Fees
- Commitment fees or marketing fees for sale or mortgage
- Fees charged by loan brokers, finders or other third parties whether affiliated with the lender or not
- Trustee's fees or charges
- Loan application or processing fees
- Fees for preparation of TIL disclosure statement
- Tax service fee
- Prepayment penalties on existing liens on seller's property
- Lender's underwriting/admin fee
- City/county transfer tax
- Termite/pest report
- Inspection fees on proposed construction
- Wire fee
- Brokerage fees



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