



VA Borrower Fee and Expense Matrix

The following is a list of common loan fees and expenses that is allowed to pay for each. This list is not exhaustive for all possible fees and does not include any special fees cleared through individual Regional Loan Centers. This chart will assist you in determining which fees, when paid by the seller, should be included in the seller concession limitation of 4% of the sales price.

Fee/Expense	Borrower	Seller	4% Concession
1% origination fee	X	X	
Discount Points-customary	X	X	
Discount Points-to permanently buydown interest rate	X	X	X
Escrowed Funds for temporary buydown	X	X	X
Funding Fee	X	X	X
Appraisal and Compliance	X	X	
2 nd Appraisal requested by Veteran for reconsideration of value	X	X	
2 nd Appraisal requested by lender for reconsideration of value		X	
Recording Fees	X	X	
Credit Report	X	X	
AUS fee of \$50 in lieu of credit report	X	X	
Prepaid Taxes and Insurance	X	X	X
Prepaid Interest	X	X	
Hazard and Flood Insurance	X	X	
Flood Cert	X	X	

Fee/Expense	Buyer	Seller	4% concession
Title Examination	x	x	
Title Insurance	x	x	
Termite Inspection		x	
Mailing Fees		x	
Mailing Fees – Refinance (only allowed when cost is less than per diem interest saved by special handling)	x		
MERS Fee	x	x	
Loan closing or settlement fee		x	
Doc Prep		x	
Attorney services (other than title work)		x	
Photographs		x	
Interest rate lock-in fees		x	
Postage, mailing, telephone calls		x	
Amortization schedules		x	
Escrow charges		x	
Notary fees, trustee fees		x	
Application or processing fee		x	
Underwriting fee		x	
Tax Service fee		x	
Fee or commissions to buyer's agent		x	
Gifts from seller – Example: TV or microwave		x	x
Payoff of credit balances or judgments		x	x

Note: All third party fees must be actual charged by third party

The above is for informational purposes only. Always refer to the VA lender handbook.