

Loan Number :

FHA/VA ALLOWED/DISALLOWED BORROWER-PAID CHARGES DISCLOSURE

Lender:

Date:

Applicant(s):

Property Address:

IN CONNECTION WITH FHA-INSURED AND VA-GUARANTEED RESIDENTIAL MORTGAGE LOANS, THE APPLICABLE FEDERAL AGENCY DISALLOWS CERTAIN FEES FOR PAYMENT BY THE BORROWER. THE FOLLOWING ARE EXAMPLES OF ALLOWABLE AND DISALLOWABLE CHARGES:

VA - Allowable	VA - Non Allowable
<ul style="list-style-type: none"> ■ 1 % flat charge by the lender* ■ reasonable discount points ■ reasonable and customary amounts for any or all of the following fees and charges designated by VA: <ul style="list-style-type: none"> – VA appraisal and VA compliance inspections – Recording fees – credit report – hazard insurance – prepaid items for taxes, assessments, insurance and similar items – flood zone determination if made by a third party (not lender or VA appraiser) – survey (if condo, must have VA prior approval) – title examination and title insurance – special mailing fees for refinancing loans only – VA funding fee (unless otherwise exempt) – other reasonable and customary fees in a jurisdiction if authorized by VA <p>*Construction Loans: If the lender supervises the progress of construction and/or makes advances to a veteran in excess of 50% of the loan during construction, alteration, improvement, or repair, then the lender may charge the veteran up to 2% of the loan amount in addition to the lender's 1% flat charge.</p>	<ul style="list-style-type: none"> ■ lender's appraisals ■ lender's inspections, except in construction loan cases ■ loan closing or settlement fees ■ document preparation fees ■ preparing loan papers or conveyancing fees ■ attorney's services other than for title work ■ photographs ■ interest rate lock-in fees ■ postage and other mailing charges, stationery, telephone calls, and other overhead ■ amortization schedules, pass books, and membership or entrance fees ■ escrow fees or charges ■ notary fees ■ commitment fees or marketing fees of any secondary purchaser of the mortgage and preparation and recording of assignment of mortgage to such purchaser ■ trustee's fees or charges ■ loan application or processing fees ■ fees for preparation of truth-in-lending disclosure statement ■ fees charged by loan brokers, finders or other third parties whether or not affiliated with lender ■ tax service fees ■ real estate brokerage fees ■ penalty costs for prepayment of an existing lien ■ HUD/FHA inspection fees for builders

FHA - Allowable	FHA - Non Allowable
Borrower can pay: <ul style="list-style-type: none"> ■ Appraisal Fee and Inspection Fee (lesser of amount charged or maximum established by HUD) ■ Credit Reports (actual cost) ■ Deposit Verification Charge (actual cost) ■ Origination Fee ■ Supplemental Origination Fee (for advances/disbursements relating to 203(k) rehabilitation loans) ■ Home Inspection Service Fee up to \$300 ■ Document Preparation (if performed by third party not controlled by mortgagee) ■ Property Surveys ■ Title Examination and Title Insurance ■ Attorney's Fees (if attorney not employee of mortgagee) ■ Settlement Fees (if closing agent not employee of mortgagee) ■ Real Estate Broker's Fees ■ Recording Fees and Taxes ■ Tests or Treatments (e.g., water supply, soil percolation, pest infestation) ■ Courier Fees (refinances only) ■ Discount Points ■ Lock-in or Commitment Fee ■ Assignment Fee ■ Underwriter Fee 	Borrower cannot pay: <ul style="list-style-type: none"> ■ Tax Service Fee

Please refer to the Good Faith Estimate of settlement charges you have received or will be receiving to determine if any of the above-listed charges are being assessed in your connection with your loan.

By signing below, the undersigned hereby acknowledge(s) receipt of a copy of this disclosure.

Date

Date

Date

Date