





- Fax fee
- Photographs
- Postage fees if not a cashout refinance or IRRRL
- Amortization schedule
- Notary fee
- Commitment fee
- Trustee fee
- Truth in lending fee
- Mortgage broker fee
- Tax service fee

The above list is not all inclusive. You may find something other than those listed. These fees cannot be charged by the lender, title company or investor. Please refer those to the Loan Production Officer for review.

Unless a fee is mandated by a city, county or state, and it is not on the allowable fee list, it cannot be charged to the veteran if a 1% origination fee was charged.

If the 1% origination fee was not charged, the above list of unallowable fees can be charged to the veteran provided they do not exceed 1%. If the lender chose to charge the veteran a ½% origination fee, then items from the unallowable list can be charged provided they do not exceed ½% of the loan amount.

**Finally, there are some fees that can never be paid by the veteran regardless of whether the 1% origination fee was paid or not. Those are:**

- **Termite/Pest Inspection**
- **Attorney Fee Charged as a Benefit to the Lender**
- **Mortgage Broker Fee**
- **Realtor Commission**
- **Prepayment penalties**
- **HUD/FHA Inspection Fees for Builders**