

Fees Matrix



VA FEE CHART	
ALLOWABLE FEES	UNALLOWABLE FEES
Advance (1st Yr.): Property Taxes	Administrative Fee
Appraisal	Amortization Schedule Fee
Buy-Downs	Application Fee
Commitment Fee (only when no origination fee is charged)	Assignment Fee
Compliance Inspections	Broker Fee
Courier Fee (Refinance Only...Title Only)	Closing Fee
Discount Points - 2% max financed	Commission (Real Estate)
Doc Stamps on the Note/Mortgage	Commitment Fees (When Origination fee is charged)
**Flat Charge (up to 1% of the loan amount including financed funding fee)	Conveyance Fee
Flood Certification Fee	Courier Fee - Purchase Only (Title Only)
Funding Fee	Decorating Allowances
HOA Assessments	Deposit Verification Fees
Home Inspection Fee	Disbursement Fee
Intangible Tax on the Mortgage	Document Preparation Fee
Interest Credit (Purchase)	Escrow Fees
Interest Credit (Refinance)	Finders Fee
Mortgage Payment Protection Insurance	Interest Rate Lock-in Fees
Non-Realty Items (Contract Must State Borrower to Buy)	Inspection Fee Paid By Lender (seller non-compliance)
**Origination Fee - 1% Max	Judgment Fee
Pest Inspection	Lenders Appraisals/Inspections (except in construction)
Prepays	Lending Fee
Property Taxes and Assessments	Loan Application Fee
Re-certification and Assessments	Lock-In Fee
Recording Fee	Messenger Fee
Repairs (Contract Must State Borrower to Pay)	Mortgage Credit Certificate (MCC)
Survey	Moving Expenses
Tax certification (Refinance Only)	Name Affidavit Fee
Tests or Treatments Required by VA	Notary Fee
Title Endorsements	Passbook/Membership or Entrance Fees
Title Examination Fee	Personal Property Photos
Title Insurance (Owner/Lender)	Postage/Mailing Charges/Stationary/Phone Calls, etc.
Title Search	Preparing Loan Paper Fees
Transfer Tax	Prep Fees for Truth-In-Lending
	Processing Fee
	Real Estate Commission
	Re-Draw Fee

	Rent Credit Excess
	Repairs Escrow Fee
	Servicing Fee
	Settlement Fee
	Tax Service Fee
	Trustee Fee
	**Underwriting Fee
	Warehousing Fee
	Wire Fee
	Any other fee not listed as "Allowable" on this matrix
** Gateway's Underwriting Fee will be listed as POC-L and deducted from either the Loan Originators Origination Fee or Yield Spread Premium.	
Seller Concessions/Seller Paid Closing Costs may not exceed 4% of Purchase Price.	
VA Funding Fee must be on one line, in Total, and may not be "split" between different fee lines.	