

Desert Empire Mortgage

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VA LOANS - Who Pays the Fees ??

(VA NO NO Seller can pay ALL fees !)

What are the VA Non Allowables ?

The Veteran CAN NOT pay

(VA Nonallowables)

(seller or other 3rd party MUST pay)

escrow fees,
(seller or 3rd party pays BOTH sides)
realtor commission
loan;
 underwriting
 processing
 documents
 other "loan" fees
CLTA title insurance
title's sub escrow fees
escrows loan tie in fee
trustees fees
tax service
flood certification
wire fees
notary fees
attorney's fees
property costs/fees;
 repairs
 sewer hookup
 septic certification
 smoke detector
 etc.
documentary transfer tax
liens and encumbrances

The Veteran CAN pay

(VA NO NO the seller, or any other
3rd party can pay too)

VA funding fee
1% origination fee
discount points
appraisal
 & compliance inspections
credit report(s)
recording fees
taxes
insurance
HOA dues
prorations
 taxes
 insurance
 HOA dues
 assessments
 interest
ALTA title
 and some endorsements
downpayment if any,
 (Veteran MUST pay)
termite repairs,
 (but NOT the report !)

Call Scott Simmons at 760-831-0044

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