

Desert Empire Mortgage



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Scott Simmons - VA Loan Specialist

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CalDRE # 00909344 NMLS # 244859

possibly
Subject to change
with time

VA “NonAllowables”

What are the fees the Veteran Can and Can Not pay ?

(the VA “Non Allowables”), the seller usually pays these fees,
(although the realtors, escrow officer, title company, or any other “third party” can pay these fees)

Note: If the lender does not charge the veteran borrower
the 1% loan origination fee,
then the Veteran CAN pay up to 1% of the VA Non – Allowables listed below

Fees the Veteran CAN pay

Downpayment if Any
(Veteran MUST Pay)
VA Funding fee
1% Loan Origination fee
Discount points
Appraisal & compliance reinspection
Credit report(s) & MERS
Recording fees
Termite *repairs*, (but not the
required Termite Report)
Survey
Real Estate Taxes
Insurance for the home
HOA dues
Prorations, recurring closing cost;
Taxes
Insurance
HOA dues
Mortgage interest
Assessments
ALTA title and some endorsements
Attorney’s hired by the Veteran

Fees the Veteran CAN NOT pay

Escrow fees, (seller or other 3rd party pays Both sides)
Realtor commission, (buyers or sellers)
Loan fees, (including but not limited to):
Underwriting
Processing
Loan documents
Other “loan” fees
CLTA title insurance and sub escrow fee
Trustees fees
Tax Service
Flood Certification
Wire fees
Notary fees
Termite Report
Attorney’s fees
Documentary transfer tax
Property costs / fees / repairs
Property repairs
Sewer hookup
Septic certification
Smoke detector
Sellers Liens & encumbrances
Etc.

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