

Attachment C – HID Chart on Homebuyer Closing Costs and Other Fees

The name of the 3rd party payable to must be shown on the Closing Disclosure.

Fees may be subject to verification of invoices upon request.

This list is not all-inclusive; fees not listed are assessed on a case-by-case basis.

DESCRIPTION OF COST	ELIGIBILITY	EXPLANATION
Application Fee	Actual Cost	Typically covers appraisal charged to the lender/broker
Appraisal Fee	Actual Cost	Payable to 3 rd party (if not paid with application fee).
AUS Fee (Automated Underwriting)	Actual Cost	3 rd party AUS system
Closing Fees to Title Co.	Actual Cost	
Commission	Not Allowed	Real estate commission
Commitment Fee to Non-Profit	Actual Cost	Any commitment fee, application fee, or processing fee charged by a non-profit agency or government entity is allowed to be charged to the buyer; includes MCC fee
Courier Fees	Actual Cost	Payable to 3 rd party
Credit Report Fees	Actual Cost	Payable to 3 rd party
Documentation Preparation	Actual Cost	Maximum \$75 to lender
Document Stamp on Deed	Actual Cost	Payable to 3 rd party
Express Mail/Special Delivery	Actual Cost	Payable to 3 rd party
Flood Certification	Actual Cost	Payable to 3 rd party
Home Inspection Fee	Actual Cost	Maximum \$400
Lock-in Fee (Commitment Fee)	Not Allowed	
Notary Fee	Actual Cost	Payable to 3 rd party
Origination Fee	Allowed	Up to 1% of total loan amount + up to \$500 Underwriting/Compliance Auditing Fees.
Pest Inspection	Actual Cost	Payable to 3 rd party
Printing/E-mail Fee	Allowed	Maximum \$50 (i.e. title company charging customer to print closing documents from secured E-doc web-link)
Processing Fee – Lender/Broker	Allowed	Maximum \$500
Processing/Admin Fee - Real Estate	Allowed	Maximum \$300; when charged by real estate company & shown on sales contract
Recording Fee	Allowed	(Recording fees for Assignments cannot be charged on VA loans)
Re-key Fee	Allowed	Maximum \$200 payable to 3 rd party
Servicing Fee	Not Allowed	
Short Sale Fee	Allowed	Maximum \$1000; when charged by 3 rd party & shown on sales contract.
Survey	Actual Cost	Payable to 3 rd party.
Tax Service Fee	Allowed	Maximum \$100
Title Policy/Lender	Actual Cost	Payable to 3 rd party
Title Policy/Owner	Actual Cost	Typically paid by Seller; if buyer charged, cost must be specifically stated.
Transfer Tax	Actual Cost	Typically paid by Seller; if buyer charged, cost must be specifically stated.
Underwriting Fee	Allowed	Maximum of \$500
Verifications/Condo Questionnaire	Actual Cost	
Well & Septic	Actual Cost	Payable to 3 rd party
Wire Fee	Actual Cost	Payable to 3 rd party