



# CLOSING COSTS

## WHO CAN PAY AND WHO CAN'T

	FHA				VA				CONVENTIONAL			
	BUYER		SELLER		BUYER		SELLER		BUYER		SELLER	
	CAN	CAN'T	CAN	CAN'T	CAN	CAN'T	CAN	CAN'T	CAN	CAN'T	CAN	CAN'T
LOAN ORIGATION	✓		✓		✓		✓		✓		✓	
APPRAISAL	✓		✓		✓		✓		✓		✓	
CREDIT REPORT	✓		✓		✓		✓		✓		✓	
RECORDING FEE	✓		✓		✓		✓		✓		✓	
NOTARY FEE	✓		✓			✓✓	✓		✓		✓	
ALTA POLICY	✓		✓		✓		✓		✓		✓	
ESCROW	✓		✓			✓✓	✓		✓		✓	
TAX SERVICE		✓	✓			✓✓	✓		✓		✓	
DISCOUNT POINTS	✓		✓		✓		✓		✓		✓	
MORTGAGE INSURANCE PREM. FHA	✓		✓		N/A		N/A		N/A		N/A	
VA FUNDING FEE	N/A		N/A		✓		✓		N/A		N/A	
MORTGAGE INS.	✓		✓		N/A		N/A		✓		✓	
PEST INSPECTION	✓		✓			✓✓	✓		✓		✓	
RE-KEY FEE	✓		✓		✓		✓		✓		✓	
FIRE/FLOOD INS. IMPOUNDS	✓		✓		✓		✓		✓		✓	
TAXES IMPOUNDS	✓		✓		✓		✓		✓		✓	
INTERIM INTEREST IMPOUNDS	✓		✓		✓		✓		✓		✓	
DOCUMENT FEE	✓		✓			✓✓	✓		✓		✓	
PROCESSING FEE	✓		✓			✓✓	✓		✓		✓	
FUNDING FEE	✓		✓		✓		✓		✓		✓	
FLOOD CERTIFICATION	✓		✓		✓		✓		✓		✓	
UNDERWRITING FEE	✓		✓			✓✓	✓		✓		✓	
COMMISSION	✓		✓			✓	✓		✓		✓	
REPAIRS TO PROPERTY	✓		✓			✓✓	✓		✓		✓	
EXPRESS MAIL/COURIER	✓		✓			✓✓	✓		✓		✓	
HOME WARRANTY	✓		✓		✓		✓		✓		✓	
RE TRANSACTION FEE/ADDITIONAL COMMISSION	✓		✓			✓	✓		✓		✓	

✓✓ items may be able to be paid by the veteran but need to be included in the maximum 1% fee calculation. Anything above that 1% will need to be paid by someone other than the veteran (seller or lender, typically).

