

ALLOWABLE COSTS	DISALLOWABLE COSTS	DISALLOWABLE COSTS	Attorney States	
			CT	NJ
Attorney Fee (Only in Attorney States)	Administration Fee	Late Fees	DC	NY
City Lien Search**	Application fee	Lender's Title Insurance	DE	OH
Closing Fee/ Settlement Fee**	Appraisal	Lien Release Fee	IA	PA
Closing Protection Letter (IL only)	Archive Fee	Loan Origination Fee	IN	RI
County Taxes	**Attorney Fee** (Unless in Attorney State)	Loan Tie-in Fee	MA	VA
Grantors Tax	Broker Administrative Fee	Mail/Postage Fee	MD	VT
Lien Search / Title Search**	Change of Ownership	Notary Fees	ME	WI
Local Transfer Tax Stamps	Closing Protection Letter	Option Fee	MN	WV
Mobile Home Transfer Fee (FL only)	Compliance Fee	Overnight/Courier Fees	NH	
Natural Hazard Disclosure (NHD) California	Conveyance Fees	Pest Inspection		
Outstanding Partial Claim Amount	Courier/Overnight Fees	Printing/Photocopying Fees		
Owner's Title Insurance	Credit Fees	Processing Fees	Settlement Fee Rules	
Property Condition Statement Disclosure (NY only)	Credit to Buyer for Costs Paid Out of Pocket	Professional Fees	Closing Fees and Attorney Fees Allowed Per Purchase Price:	
Property Tax	Demand Processing Fees	Realtor Fees (in excess of 6% total)		
Real Estate Taxes to Closing Date	Discount Points for Loan Fees for NON FHA Sale	Re-conveyance Fees	\$.01-\$150,000 = max \$750	
Sales Commissions = to or less than 6%	Document Preparation Fees	Recording Fees	\$150,000.01 and over = max \$1500	
Sales Incentive < 90 \$1000; junior lien \$2500	Document Scanning Fees	Reimbursement of Fees Paid Out of Pocket		
Sales Incentive > 90 \$750; junior lien \$2250	Document Storage Fees	Release Mtg Fee		
Seller's Cost of Title Search	EDOC-Electronic Loan Doc Fees	Repair Reimbursements or Allowances		
State of Illinois Policy fee of \$3.00	Escrow Fees	Reporting Fees		
State of Illinois Underwriter Closing Protection Letter	Estoppel Fee	Research Fees		
State of Texas Policy Fee \$5.00	Excise Tax (unless state required)	Satisfaction Service Fee	Attorney States	
State Recordation Tax	Flood Certificate Fee	Septic Certification	Two separate attorneys can be paid on the HUD-1 (one for the buyer, one for the seller) but only one can be paid by the seller (seller side of HUD-1)	
State REQUIRED - Doc Stamps	Hazard Insurance Premiums	Servicing Fee		
State REQUIRED - Excise Tax (allowed in WA)	HOA Assessments	State Regulatory Fee		
State Transfer Tax Stamps	HOA Collection Fees	Statement Fee		
Survey	HOA Doc Prep	Sub Escrow Fee	Closing must be completed in one of these two attorneys' offices and one of the two must appear in Box H on the HUD-1	
Tax Certificate**	HOA Estoppel	Tax Search		
Tax Stamps	HOA Interest Due	Tax Service Fee		
TIEFF Fee	HOA Late Fees	Telecommunity Fee		
Title Examination / Title Abstract**	HOA Legal Attorney Fees	Third Party Negotiation Fees	Non-Attorney States	
Title Insurance (owners)	HOA Maintenance Fees	Title Update	Company completing the Closing must match recipient of settlement fees in section 1100	
Underwriter Closing Protection Letter (Illinois)	HOA Transfer Fee	Tracking Fees		
Unpaid Utilities	Home Warranty	Transaction Coordinator Fee		
Unpaid Homeowner's Association Dues (Invoice	HUD-1 Preparation Fees	Underwriting Fees	An attorney and a Settlement Company can both be paid in the states of Illinois and New Jersey ONLY	
Up to 1% Buyer's First Mtg. Amount if FHA Buyer				
Wire fee (\$30 maximum only)				

**The following items are all considered settlement and/or closing fees and cannot exceed the \$750 or \$1500