

## State Fees and Charges Deviations Change Sheet

<b>Date</b>	<b>Change</b>
August 13, 2020	Georgia (GA) and Florida (FL): Add "intangible tax" as an allowable fee

The following table details the current allowable state and territory fees and charges deviations (exceptions) from fees normally considered unallowable. Please contact your Regional Loan Center with any questions you may have.

Current as of August 13, 2020.

States	Exception1	Exception2	Exception3	Exception4	Exception5	Exception6
<b>AL</b>	Closing Protection Letter \$50.00	Redemption Bond is NOT allowed	Wood destroying insect (pest) inspection fee may be paid by Veterans			
<b>AK</b>	Alaska Housing Delegation and Commitment Fee: .5% of loan amount	Documented tax on services, to include services provided by appraiser				
<b>AR</b>	Copies of Restrictions	UCC Search	Close-up Fee: Brings Abstract Up To Date	\$25 Closing Protection Letter	Tax Report	Final Closeout: Final Recording Search After Closing
<b>AR</b> <i>(Continued)</i>	Real Estate Transfer Tax of \$3.30 Per Thousand	Wood destroying insect (pest) inspection fee may be paid by Veterans				
<b>AZ</b>	Wood destroying insect (pest) inspection fee may be paid by Veterans					
<b>CA</b>	Interest accrual can begin from the 1 <sup>st</sup> business day preceding the settlement/ disbursement date	Wood destroying insect (pest) inspection fee may be paid by Veterans				
<b>CT</b>	Interthinx DISSCO Fraud Report: \$25					

<b>States</b>	<b>Exception1</b>	<b>Exception2</b>	<b>Exception3</b>	<b>Exception4</b>	<b>Exception5</b>	<b>Exception6</b>
<b>DE</b>	Closing Protection Letter: \$125	Interthinx DISSCO Fraud Report: \$25	Attorney Fee: No Limit			
<b>FL</b>	Closing Protection Letter \$50.00	Wood destroying insect (pest) inspection fee may be paid by Veterans	Intangible Tax			
<b>GA</b>	Georgia Residential Mortgage Fee: \$10	Intangible Tax				
<b>HI</b>	Homeowner's Association Transfer Fee for Condominium Property Regime Loans					
<b>IA</b>	Title Insurance Premium under Iowa Title Guaranty Program: \$110 purchase loans, \$90 refinancing loans	Processing Costs for Participation in Iowa Mortgage Credit Certificate Program: \$200				
<b>IL</b>	Title Insurance Policy Fee: \$3.00	Processing Costs for Participation in Illinois Mortgage Credit Certificate Program: \$500	Closing/ Settlement Fee: \$175 Attorney Fee: no limit	Closing Protection Letter is required by law		
<b>IN</b>	Title Insurance Enforcement Fund: \$5	Closing Protection Letter: \$35	Interthinx DISSCO Fraud Report: \$25			

<b>States</b>	Exception1	Exception2	Exception3	Exception4	Exception5	Exception6
<b>LA</b>	Effective March 6, 2014, VA will allow Veterans to pay the actual cost of valid title charges on HUD lines 1101-1107 (normal unallowable fees apply toward the 1% fee threshold). Previously, LA limited the total title and insurance charges on HUD lines 1101-1107 to 1% of the loan amount.	Recording Release Fee on Refi's	Orleans Parish Document fee on Refi's	Flood Elevation Fee	Wood destroying insect (pest) inspection fee may be paid by Veterans	
<b>MA</b>	Municipal Lien Certifications: \$250	Interthinx DISSCO Fraud Report: \$25	Attorney Fee: No Limit			
<b>ME</b>	Interthinx DISSCO Fraud Report: \$25					
<b>MI</b>	Interthinx DISSCO Fraud Report: \$25					

<b>States</b>	<b>Exception1</b>	<b>Exception2</b>	<b>Exception3</b>	<b>Exception4</b>	<b>Exception5</b>	<b>Exception6</b>
<b>MN</b>	Conservation Fee in "Metropolitan" Counties: \$10.00	MN-%150k tax exclusion for Vets with serv. Conn. Disab. Of 70+%, and a \$300k exclusion if you are 100% and				
<b>MS</b>	Closing Protection Letter \$50.00	Wood destroying insect (pest) inspection fee may be paid by Veterans				
<b>NH</b>	Interthinx DISSCO Fraud Report: \$25					
<b>NJ</b>	Closing Protection Letter: \$75	Interthinx DISSCO Fraud Report: \$25	Attorney Fee: No Limit			
<b>NY</b>	CEMA Fee: Amount varies, but must be designated on HUD-1	Title Insurance Endorsement: \$50	Equalization Charge: \$125	253 Affidavit: \$100	Interthinx DISSCO Fraud Report: \$25	Attorney Fee: No Limit
<b>OH</b>	Closing Protection Letter: \$40	Interthinx DISSCO Fraud Report: \$25				
<b>OK</b>	Wood destroying insect (pest) inspection fee may be paid by Veterans					
<b>PA</b>	Closing Protection Letter: \$125	Interthinx DISSCO Fraud Report: \$25				

<b>States</b>	<b>Exception1</b>	<b>Exception2</b>	<b>Exception3</b>	<b>Exception4</b>	<b>Exception5</b>	<b>Exception6</b>
<b>PR</b> (Puerto Rico)	Mortgage Release Fee for Refinances: 1% of Loan Amount per Release  Duplicate of Notary Fees for cancellations (exception #5)  *** Notaries in PR are attorneys, so you may see the fee listed as either.	Notary fees for authorization of an instrument that does not exceed \$10,000: \$150	Notary fees for authorization of an instrument that exceeds \$10,000 but does not exceed \$5,000,000: 1% of loan amount	Notary fee when one party executes more than one public instrument in the same transaction before the same Notary: Sum of notarial fees shall not exceed 1% of the loan amount of higher value (existing newly built and refinancing loans)	Notary fees for mortgage cancellations on refinancing: 1% of loan amount (face value, not current balance)	0.5% or \$250 – whichever is greater – for federal loan programs.
<b>PR</b> (Puerto Rico) <i>(Continued)</i>	Mileage for appraisers @ \$0.45 per mile located over 15 miles from the appraiser's place of business (for appraisals and repair inspections).	Wood destroying insect (pest) inspection fee may be paid by Veterans				
<b>RI</b>	Municipal Lien Certifications: \$250	Interthinx DISSCO Fraud Report: \$25				
<b>SD</b>	South Dakota- Appraisers charge either 4% or 6% state tax on appraisals and inspections. We allow 4%, 6%, and 0% to be charged.					

<b>States</b>	<b>Exception1</b>	<b>Exception2</b>	<b>Exception3</b>	<b>Exception4</b>	<b>Exception5</b>	<b>Exception6</b>
<b>TX</b>	Participation Fee on Texas Veterans Housing Assistance Program (VHAP) Loans: 1% of loan amount	Housing Quality Standards Fee on VHAP Loans: \$75	Attorney Fee (Refinances): \$100	Title Policy Recoupment Fee Charge	\$25 Escrow Fee on Refinance Loans	Title Policy Guaranty Fee
<b>TX</b> <i>(Continued)</i>	Tax Certificates: \$10 Per Taxing Authority on Refi Loans	Elevation Certificate for Flood Insurance	Tax deletion fee	Environmental Protection Lien Endorsement	Wood destroying insect (pest) inspection fee may be paid by Veterans	
<b>VA</b>	Title Examination Fee: 1% of Loan amount					
<b>U.S. Virgin Islands</b>	Wood destroying insect (pest) inspection fee may be paid by Veterans					
<b>VT</b>	Interthinx DISSCO Fraud Report: \$25					
<b>WV</b>	Title Examination Fee: 1% of loan amount					