



Your Preferred Community LenderSM

VA Borrower Fee and Expense Matrix

The following is a list of common loan fees and expenses and identifies who is allowed to pay for each. This list is not exhaustive for all possible fees and does not include any special fees cleared through individual Regional Loan Centers. The max seller concession is limited to 4% of the sales price. Land Home's VA fee policy does not charge the Veteran an Origination fee, Admin fee or Processing fee.*

Fees Veterans May Not Pay:

Abstract / Title Search	Commitment Fee	Escrow Fee	Signer Fee
Accident Insurance	County Tax	Flood Insurance Premium	State Tax Stamps
Administration Fee	Courier Fee	Inspection	Sub Escrow Fee
Application Fee	Credit Life Insurance	Intangible Tax	Survey Fee
Appraisal Review Fee	Debt Cancellation Insurance	Loss of Income Insurance	Tax Service Fee
Assignment Fee	Demand Fee	Messenger Fee	Termite Fee
Assumption Fee	Disability Insurance Premium	Mortgage Tax	Tie in Fee
Attorney Fee	Document / Document Prep Fee	Non Prepaid Miscellaneous	Title Document Fee
Attorney Trust Review Fee	Document Review Fee	Notary Fee	Trustee Fee
Broker Fee	Email	Prepaid Miscellaneous	Underwriting Fee
Buy Down Fee	Endorsement Fee (*May Pay Only 8.1 Endorsement)	Processing Fee	VA Compliances Isp. Fee (\$50)
City Tax Stamps	Environmental Fee	Quitclaim Fee	Warehouse Fee
Closing Fee		Reconveyance Fee	Wire Fee
		Redraw Fee	

Fees Veterans May Pay:

Appraisal Fee	Flood Certification	Origination Fee	Impounds for Taxes and Insurance
Credit Report Fee	Funding Fee (VA Funding Fee)	Recording Fee	PPD Interest
Discount Fee (Refinance Only)	Hazard Insurance Premium	Title Exam Fee	
	Mers Regis Fee	Title Insurance Fee	

We're just a call or click away

855.995.5039

Email: CUrepresentative@navpros.com

Website: creditunion.LHFS.com/contact

*Lenders may pay any of these fees through premium pricing (except agent commission or payoff of credit balances or judgments) on behalf of the veteran borrower. Note: All third party fees must be actual charged by third party The above is for informational purposes only. Always refer to the VA lender handbook.

Subject to change without notice. For educational purposes only and not to be construed to be legal advice. Land Home Financial Services, Inc., NMLS #1796 www.nmlsconsumeraccess.org The rates and fees are subject to change without notice. This advertisement does not represent a commitment to lend. Contact a Mortgage Loan Originator for details. Location: 1355 Willow Way, Suite 250, Concord, CA 94520. 800-241-5263 Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act; AZ License #0123060; Georgia license #14777; Illinois Residential Mortgage Licensee; MA Lender License #ML1796; Licensed Mortgage Banker-NYS Department of Financial Services; Rhode Island Licensed Lender; Equal Housing Opportunity. 5-22-18-MB

