

State Fees and Charges Deviations Change Sheet

| Date | Change |
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| May 23, 2017 | TX: Tax Certificates: Change from \$4 Per Taxing Authority on Refi Loans to \$10 |
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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 May 23, 2017.

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

| States | Exception1 | Exception2 | Exception3 | Exception4 | Exception5 | Exception6 |
|---------------|---|---|--|--|------------|------------|
| DE | Closing Protection Letter: \$125 | Interthinx DISSCO Fraud Report: \$25 | Attorney Fee: No Limit | | | |
| FL | Closing Protection Letter \$50.00 | Wood destroying insect (pest) inspection fee may be paid by Veterans | | | | |
| GA | Georgia Residential Mortgage Fee: \$10 | | | | | |
| HI | Homeowner's Association Transfer Fee for Condominium Property Regime Loans | | | | | |
| IA | 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 | | | | |
| IL | 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 | | |
| IN | Title Insurance Enforcement Fund: \$5 | Closing Protection Letter: \$35 | Interthinx DISSCO Fraud Report: \$25 | | | |

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|---------------|---|--------------------------------------|---------------------------------------|---------------------|--|-------------------|
| LA | 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 | |
| MA | Municipal Lien Certifications: \$250 | Interthinx DISSCO Fraud Report: \$25 | Attorney Fee: No Limit | | | |
| ME | Interthinx DISSCO Fraud Report: \$25 | | | | | |
| MI | Interthinx DISSCO Fraud Report: \$25 | | | | | |

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|---------------|--|---|----------------------------|----------------------|--------------------------------------|------------------------|
| MN | 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 | | | | |
| MS | Closing Protection Letter \$50.00 | Wood destroying insect (pest) inspection fee may be paid by Veterans | | | | |
| NH | Interthinx DISSCO Fraud Report: \$25 | | | | | |
| NJ | Closing Protection Letter: \$75 | Interthinx DISSCO Fraud Report: \$25 | Attorney Fee: No Limit | | | |
| NY | 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 |
| OH | Closing Protection Letter: \$40 | Interthinx DISSCO Fraud Report: \$25 | | | | |
| OK | Wood destroying insect (pest) inspection fee may be paid by Veterans | | | | | |
| PA | Closing Protection Letter: \$125 | Interthinx DISSCO Fraud Report: \$25 | | | | |

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| PR (Puerto Rico) | <p>Mortgage Release Fee for Refinances: 1% of Loan Amount per Release</p> <p>Duplicate of Notary Fees for cancellations (exception #5)</p> <p>*** Notaries in PR are attorneys, so you may see the fee listed as either.</p> | 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. |
| PR (Puerto Rico) Continued | 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 | | | | |
| RI | Municipal Lien Certifications: \$250 | Interthinx DISSCO Fraud Report: \$25 | | | | |

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|----------------------------|---|---|----------------------------------|---|--|---------------------------|
| SD | South Dakota- Appraisers charge either 4% or 6% state tax on appraisals and inspections. We allow 4%, 6%, and 0% to be charged. | | | | | |
| TX | 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 |
| TX Continued | 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 | |
| VA | Title Examination Fee: 1% of Loan amount | | | | | |
| U.S. Virgin Islands | Wood destroying insect (pest) inspection fee may be paid by Veterans | | | | | |
| VT | Interthinx DISSCO Fraud Report: \$25 | | | | | |

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|---------------|--|------------|------------|------------|------------|------------|
| WV | Title Examination Fee: 1% of loan amount | | | | | |