

FHA Closing Cost Chart

ALLOWABLE CLOSING COST - BUYER MAY PAY and INCLUDE IN ACQUISITION

Appraisal fee
Attorney fee (3rd party only)
Courier/speed mail fees (refinances only)
Credit report
Deposit verification fees
Discount points (for some refinances and 203(k) loans)
Doc stamps on the note/mortgage
Doc preparation fees (3rd party only)
Flood certificate fees
Home inspection service fee (lessor of actual cost or \$200)
Inspection fee (fee inspector, appraiser and lender)
Intangible tax on the mortgage
Manufactured home - Engineer certification of foundation (lessor of actual cost or \$250)
Origination fee - 1% of base loan amount without UFMIP
Pest Inspection
Real estate broker fees
Recertification / Abstract
Recording fees for deed and mortgage
Repairs (If required by appraiser and sales contract states borrower to pay)
Settlement or closing fee (3rd party only)
Supplement origination fee - 203(k)
Survey
Test or treatment required by HUD
Title examination fee
Title insurance (both owner's and lender's policy)
Title insurance endorsements - Actual cost, except for the following: FL endorsement form 9 and 10 - calculated at 10% of minimum risk rate premium
Title search fee

CLOSING COSTS THAT MAY BE CHARGED TO THE BORROWER BUT MAY NOT BE INCLUDED IN ACQUISITION

Amortization Schedule (only if presented to buyer)
Application Fee - Bond Loans, HAP Loans
Lock-in or Commitment fee
Name affidavit fee
Repair Escrow fee (except on REO & 203(k))

UNACCEPTABLE CLOSING COSTS - MAY NOT BE CHARGED TO BORROWER

Delivery fee (charged for HUD case binders to HOC)	Transfer / Assignment of Mortgage
Disbursement fee	Review fee
Judgment fee	Notary fee
Photocopies	Underwriting fee
Re-draw fee	TRETS, Tax Service fee
Processing/Transaction fee (Lender or RE-Broker)	Warehousing fee
Wire fee	

Effective 12/21/98 Doc stamps on the deed may be charged to either the buyer or seller.
If buyer pays, this item may be included in satisfying the 3% requirement.

Reminder - The GFE and HUD1 must reflect the dollar amount and party responsible for payment on all charges, including any costs paid outside of closing.

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