

## FHA ALLOWABLE COSTS

**Net to Broker is 4% Maximum including Yield Spread Premium**

**YOU MUST REFER TO APPROVED STATE GUIDELINES FOR ALL ALLOWABLE COSTS**

FEE	BORROWER	SELLER	COMMENTS
Admin Fee to Lender	Yes	Yes	Max. \$750 Lender Only
Admin Fee to Broker	No	No	
Application Fee	Not Allowed	Yes	Max. \$500
Appraisal Fee	Yes / Actual	Yes / Actual	
2nd Appraisal > \$417k or 95% LTV	Yes / Actual	Yes / Actual	
2nd Appraisal 91-180 day flip	Not Allowed	Yes / Actual	
2nd Appraisal cashout refi	Yes / Actual	N/A	
Appraisal Review	Not Allowed	Yes / Actual	
Commitment Fee to Lender	** No	** No	** NJ ONLY - Allows Lender to Charge
Commitment Fee to Broker	Not Allowed	Not Allowed	
Credit Report Fee	Actual	Actual	
Discount Points to Lender	Yes	Yes	2% MAX - only to buydown rate
Discount Points to Broker	No	No	
Document Fee	Not Allowed	Not Allowed	
Document Retrieval Fee	Not Allowed	Not Allowed	Not Allowed
Endorsement Fee	Yes / Actual	Yes / Actual	Lender Only
Escrow Fee	Standard	Standard	
Escrow/Title Doc Prep Fee	Yes / Actual	Actual	
Escrow/Title Messenger Fee	Yes / Actual	Actual	
Escrow/Title Wire Fee	Yes / Actual	Actual	
Loan Tie-In Fee	Yes / Actual	Standard	
Messenger Fee	Yes / Actual	Standard	
Mortgage Broker Fee	No	No	Broker can charge Mortgage Broker Fee (no discount or origination)** in specific states only
Notary Accommodation Fee	No	No	
Notary Fee	\$100/borrower Max.	\$100/borrower Max.	
Notary Signing Fee	Not Allowed	Not Allowed	
Origination Fee	1% Maximum of base loan amount	1% Maximum of base loan amount	Some states DO NOT ALLOW use of term "Origination Fee"
Processing Fee	Yes / \$750 Max	Yes / \$750 Max	
Recording Fee	Yes / Actual	Yes / Actual	
Signing Fee (mobile notary)	\$200 Maximum	\$200 Maximum	Either Buyer or Seller can pay (not both)
Title Fee	Yes / Actual	Yes / Actual	
Underwriting Fee	Yes / Actual	Yes / Actual	55% to \$550 - Charged by Lender Only

\*\* Stearns/FPF to split your customary Admin Fee to = 55% Underwriting Fee and 45% Admin Fee to Lender

Any additional fee will require corporate approval. Unusual or non-customary charges are not allowed.