

### State Fees and Charges Deviations List

Date	Change
August 13, 2020	Georgia (GA) and Florida (FL): Add “intangible tax” as an allowable fee
September 13, 2024	Conforming updates with VA Circular 26-24-19, Invoice Requirements for Itemized Fees and Charges and Updates to the State Fees & Charges Deviations List

The following table details the current allowable state and territory fees and charges deviations (exceptions) from fees normally considered unallowable. Please refer to Circular 26-24-19 for additional information on how to use the State Fees and Charges Deviation List. Please submit a ticket through VA’s ServiceNow Portal with any questions you may have.

Current as of September 13, 2024.

Non-state specific fee variances and notes:

1. Wood Destroying Insect (pest) inspection. Veterans may be charged wood destroying pest inspection fees, where required by the NOV. Veterans may also pay for any repairs required to ensure compliance with MPRs.
2. Taxes assessed by state or local authorities or other taxing jurisdictions, such as intangible taxes, are permissible at the amount required by law.
3. If necessary, Veterans may be charged for any applicable title insurance endorsements.
4. Assumption Locality Variance. Holders may charge the VA Assumption Locality Variance based on the location of the subject property as listed in Circular 26-24-5.
5. Temporary Local Variance for Buyer-Broker Charges. Pursuant to Circular 26-24-14, the Veteran may temporarily pay reasonable and customary amounts for buyer-broker charges subject to the restrictions listed in the circular.
6. Sales tax. Sales tax on services provide by third parties such as property inspectors and appraisers are permissible at the amount required by law. The charge must be supported by an invoice.

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State	Exception 1	Exception 2	Exception 3	Exception 4	Exception 5	Exception 6
<b>AL</b>	Closing Protection Letter	Redemption Bond is NOT allowed				
<b>AK</b>	Alaska Housing Delegation and Commitment Fee: 0.5% of the loan amount.					
<b>AR</b>	Copies of Restrictions	UCC Search	Close-Up Fee (Brings Abstract Current)	Closing Protection Letter	Tax Report	Final Closeout: Final Recording Search After Closing
<b>CA</b>	Interest accrual can begin from the 1 <sup>st</sup> business day preceding the settlement /disbursement date					
<b>DE</b>	Closing Protection Letter	Attorney Fee				
<b>FL</b>	Closing Protection Letter					
<b>GA</b>	Georgia Residential Mortgage Fee: \$10					
<b>HI</b>	Homeowner's Association Transfer Fee for Condominium Property Regime Loans					
<b>IA</b>	Title Insurance Premium under Iowa Title Guaranty Program: \$175 for loans of \$750,000 or less.	Title Insurance Premium under Iowa Title Guaranty Program: \$175 + \$1 per \$1,000 over \$750,000.	Processing Costs for Participation in Iowa Mortgage Credit Certificate Program: \$200			

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<b>IL</b>	Closing Protection Letter	Attorney Fee	Title Insurance Policy Fee	Processing Costs for Participation in Illinois Mortgage Credit Certificate Program: \$500	Closing/ Settlement Fee	
<b>IN</b>	Closing Protection Letter	Title Insurance Enforcement Fund \$5				
<b>LA</b>	Recording Release Fee on Refi's	Orleans Parish Document fee on Refi's	Flood Elevation Fee			
<b>MA</b>	Attorney Fee	Municipal Lien Certifications				
<b>MN</b>	Conservation Fee in "Metropolitan" Counties: \$10.00					
<b>MS</b>	Closing Protection Letter					
<b>NJ</b>	Closing Protection Letter					
<b>NY</b>	Attorney Fee	CEMA Fee	Equalization Charge	253 Affidavit		
<b>OH</b>	Closing Protection Letter					
<b>PA</b>	Closing Protection Letter					
<b>PR</b>	Mortgage Release Fee for Refinances: 1% of the loan amount per release  May also be listed as Notary Fees for mortgage cancelations on refinancing: 1% of the loan amount	Notary Fees for authorization of instrument(s).  Note that Notaries are attorneys in PR, so they may be listed as either.	Notary Fee for execution of more than one public instrument in the same transaction before the same notary. The sum of such fees shall not exceed 1% of the loan amount with a higher value.	Federal Loan Program Fee: 0.5% or \$250, whichever is greater.	Mileage for appraisers @ \$0.45 per mile located over 15 miles from the appraiser's place of business (for appraisals and repair inspections).	

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<b>RI</b>	Municipal Lien Certifications					
<b>TX</b>	Attorney Fee (Refinances Only)	Participation Fee on Texas Veterans Housing Assistance Program (VHAP) Loans: 1% of loan amount	Housing Quality Standards Fee on VHAP Loans: \$75	Texas Guaranty Assessment Recoupment Charge \$4.50	Escrow fee on Refinance Loans	Title Policy Guaranty Fee
<b>TX</b>	Tax Certificates	Elevation Certificate for Flood Insurance	Tax Deletion Fee			