

## RESIDENCE TRANSACTION EXPENSES - HOME PURCHASE

Fee	Allowable under FTR?	Description
<b>Items Payable In Connection With Loan: (Section 800 on HUD-1)</b>		
Loan Origination Charge Line 801	The FTR allows for up to 1% of the loan amount to be reimbursed if lender charges are assessed in lieu of an origination fee and reflects charges for services similar to those covered by a loan origination fee. (41 CFR 302-11.200(f)(2))	The Origination Charge lists the lender's and mortgage broker's charge for providing the loan and includes origination fees, processing fees, application fees, administration fees, underwriting fees, document preparation fees, wire fees, lender inspection fees, mortgage broker fees, loan handling and other loan originator miscellaneous fees. <b>Some items may be included in this charge that are not reimbursable.</b>
Loan Origination Fee	YES, not to exceed 1% of the loan amount without itemization of the lenders administrative charges, if designated on the HUD-1 Settlement Statement as part of the Loan Origination Charge. (41 CFR 302-11.200(f)(2) GSBCA 15384-RELO (see FTR 302-11.201 for exception)	A fee paid for by the buyer during the purchase of a residence, which is reimbursable if customarily paid by the buyer.
Loan Discount Fee	NO	Also known as "points" or "discount points" for the specific interest rate chosen. The Loan Discount is a one-time charge imposed by the lender or broker to lower (or permanently buy down) the interest rate.
VA Funding Fee	NO (GSBCA 14535-RELO)	Required by law, the VA Funding Fee is intended to enable the veteran who obtains a VA home loan to contribute toward the cost of this benefit, and thereby reduce the cost to taxpayers. This is <b>not</b> an "application fee."
Application Fee	NO, unless for FHA and VA or unless charged in lieu of an origination fee, not to exceed 1% - see "ORIGINATION CHARGE" (41 CFR 302-11.200(f)(1) CBCA 703-RELO)	A fee that some lenders charge to accept an application. It may or may not cover other costs such as a property appraisal or credit report, and it may or may not be refundable if the lender declines the loan.

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Appraisal Fee	YES (41 CFR 302-11.200(b))	The Appraisal Fee pays for an opinion of property value made by an independent appraiser for the lender or broker. The lender needs to know if the value of the property is sufficient to secure the loan if the borrower fails to repay the loan on time. The appraiser inspects the house and the neighborhood, and considers sales prices of comparable houses and other factors in determining the value. The appraisal report provides the factual data upon which the appraiser based the appraised value and may include photos. However, the appraisal does not necessarily detect or discuss defects in the property.
Credit Report	YES (41 CFR 302-11.200(f)(3))	<p>The Credit Report Fee covers the cost of the credit report, which provides a historical snapshot of the applicant's previous credit history.</p> <p>The lender uses the credit report, along with information contained in the loan application, to determine whether the borrower is an acceptable credit risk and to determine the allowable credit amount.</p>
Lender's Final Inspection Fee	Generally, YES under certain types of loans such as FHA or VA, Expenses in connection with environmental testing and property inspection are reimbursable only when they meet all three of the following tests: the fees must be (a) customarily paid by the purchaser of a residence in the locality in question, (b) in an amount no greater than is customarily paid in that locality, and (c) required by federal, state, or local law, or by the lender as a precondition to the purchase. 41 CFR 302-11.200(f)(11) and (10) GSBICA 14229 and 14604	A fee paid to inspect the property prior to loan closing to address questions raised based on the appraisal or as a condition to closing as required by the Lender.

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Processing/Commitment Fee	Typically NO (SEE "ORIGINATION CHARGE") Not generally authorized unless employee can show they were required as incidentals.	<p>A processing fee reimburses the lender and/or mortgage broker for "out-of-pocket" costs incurred for services utilized in processing, underwriting, and closing a loan. These services include such overhead items as phone usage, overnight delivery, postage, copies, and office supplies.</p> <p>A loan commitment is a written notice from the bank or other lending institution saying it will advance mortgage funds in a specified amount to enable a buyer to purchase or refinance a property.</p> <p><b>Under RESPA Reform, this fee is included in the "Origination Charge" and will not be itemized on the HUD.</b></p>
Document Preparation (lender and/or mortgage broker)	Generally NO (SEE "ORIGINATION CHARGE")	<p>A fee to reimburse the lender or mortgage broker for preparation of mortgage documents. <b>Under RESPA Reform, this fee is included in the "Origination Charge" and will not be itemized on the HUD.</b></p>
Underwriting Fee	Generally NO (SEE "ORIGINATION CHARGE") GSBGA 14256	<p>A fee covering the cost of underwriting the loan transaction. <b>Under RESPA Reform, this fee is included in the "Origination Charge" and will not be itemized on the HUD.</b></p>
Flood Certification Fee (may appear in 1300 Section)	YES - (41 CFR 302-11.200(12) also GSBGA-14844-RELO) Generally required by lender	<p>Fee for a Flood Certification and the subsequent monitoring of the property's flood zone status (by the guaranteed flood zone vendor) for the life of the loan.</p> <p>A Flood Certification is the process of accurately identifying the location of a structure on a Flood Insurance Rate Map (FIRM) to determine and report the correct flood zone designation.</p>

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Tax Service Fee <i>(may appear in 1300 Section)</i>	NO - <b>(GSBCA 16391-RELO)</b> - Generally required by lender, but deemed to be a prerequisite to the extension of credit.	A tax service fee is a charge paid to a real estate tax reporting service. The service reports property tax amounts for escrowed loans and delinquencies on non-escrow loans.  The tax service agency obtains all relevant tax bills and provides a lender with taxing authority information and tax amounts in an electronic format to ensure the integrity of tax payments during the life of the loan (May be made to a third party)
<b>Items Required By Lender To Be Paid In Advance: (Section 900 on HUD-I)</b>		
Prepaid Interest	NO	The Prepaid Interest Fee is also known as "per diem interest" or "odd days' interest."  At settlement, the borrower pays an amount to cover the interest that accrues on the principal balance from the settlement date to the beginning of the period covered by the first monthly payment.
Mortgage Insurance Premium	NO	If applicable (usually required on loans with an LTV higher than 80%).
Hazard Insurance Premium	NO	Premium for insurance to protect homeowner for loss related to certain hazards (i.e., fire, weather damage, vandalism).
Flood Insurance Premium	NO	Required if property in flood zone.
FHA Up Front Mortgage Insurance Premium	NO	Required for FHA loan.
<b>Title and Closing Charges: (Section 1100 on HUD-I)</b>		
Title Services and Lender's Title Insurance	YES - (41 CFR 302-11.200(e)(8) GSBCA 14065-Relo and GSBCA 13797.	<b>Under RESPA Reform, this is now a bundled fee and required to protect the lender:</b> title services fees includes any service involved with providing title insurance, including but not limited to: title examination and evaluation; preparation and issuance of title commitment; clearance of underwriting objections; preparation and issuance of policies; all processing and administrative services required to perform these functions, e.g., document delivery, preparation and copying, wiring, endorsements, and notary; and conducting the settlement, plus Lender's Title Insurance, which is coverage required as a condition of closing by the lender.

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<b><i>Title and Closing Charges: (Section 1100 on HUD-I)</i></b>		
Settlement or Closing Fee/Escrow Fee	YES - SEE "Title Services and Lender's Title Insurance"	<p>The Closing or Settlement Fee is paid to the title agent or closing attorney for their services rendered in the closing of the loan transaction.</p> <p><b>Under RESPA Reform, this charge is included in the "Title Services and Lender's Title Insurance" fee, but may appear in the margin on the HUD-I if performed by a company different from the one providing title insurance.</b></p>
Abstract or Title Search	YES - SEE "Title Services and Lender's Title Insurance"	<p>The Title Search Fee covers the cost of a title search and examination of records of previous ownership, transfers, and claims of rights to the property, to determine whether the seller can convey clear title to the property, and to disclose any matters of record that could adversely affect the buyer or the lender.</p> <p>Examples of title problems are unpaid mortgages, judgment or tax liens, conveyances of mineral rights, leases, and power line easements or road right-of-ways that could limit use and enjoyment of the real estate.</p> <p><b>Under RESPA Reform, this fee is included in the "Title Services and Lender's Title Insurance" charge and may not be itemized.</b></p>
Title Examination	YES - SEE "Title Services and Lender's Title Insurance"	<p>Fee for an examination of (and render an opinion on) the title search, typically by a licensed attorney.</p> <p>In many states, when an individual renders an opinion to another of the legal significance of the presence or absence of matters of record and/or the condition of the title or give any other advice concerning the application of legal principles, this is considered the practice of law.</p> <p>A title search of the public records, however, does not constitute the practice of law.</p> <p><b>Under RESPA Reform, this fee is included in the "Title Services and Lender's Title Insurance" charge and may not be itemized.</b></p>

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<b>Title and Closing Charges: (Section 1100 on HUD-1)</b>		
Title Insurance Binder	YES - SEE "Title Services and Lender's Title Insurance"	<p>Title companies sometimes charge a \$25-\$50 fee to issue a title commitment, which is a temporary insurance binder, pending closing and the issuance of a final title policy.</p> <p>Varies by state.</p> <p><b>Under RESPA Reform, this fee is included in the "Title Services and Lender's Title Insurance" charge and may not be itemized.</b></p>
Title Endorsements	YES - SEE "Title Services and Lender's Title Insurance"	<p>Title insurance endorsements are used to change the coverage of the final title insurance policy. ALTA policies and other forms of title insurance policies provide adequate coverage for a majority of the "simple" real property transactions. If the transfer of title is not simple, the policy coverage needs to be added by endorsement to tailor coverage to meet the home owner's, the seller's, and/or the lender's needs.</p> <p>Endorsements can change any part or portion of the policy, although endorsements are usually used to extend or make policy coverage more comprehensive for a particular title issue.</p> <p>The cost for title insurance endorsements varies by endorsement type, property state and by the title insurance company. Some title endorsements are provided free of charge, others cost \$25-\$50, while others might be a percent of the final title policy charge.</p> <p><b>Under RESPA Reform, this fee is included in the "Title Services and Lender's Title Insurance" charge, and may not be itemized.</b></p>
Document Preparation (title company/closing agent/attorney)	YES - SEE "Title Services and Lender's Title Insurance" (Also refer to <b>GSBCA 15077-RELO</b> , which distinguishes between lender doc prep fee and closing agent/title company doc prep fee)	<p>Some closing agents charge Document Preparation Fees for preparing additional forms required for a specific loan closing, such as state recording forms, cover sheets or Affidavits, Power of Attorney, Subordinations, condominium transfer documentation, homestead documentation, Seller's Deeds, etc.</p> <p><b>Under RESPA Reform, this fee is included in the "Title Services and Lender's Title Insurance" charge and may not be itemized.</b></p>

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<b>Title and Closing Charges: (Section 1100 on HUD-I)</b>		
Notary Fees	YES - SEE "Title Services and Lender's Title Insurance"	<p>Fee for the services of a Notary Public.</p> <p>Certain loan documents require the signature of a notary public. This fee is typically included in the Closing Fee, but if a separate notary public is present, an additional charge may be imposed.</p> <p><b>Under RESPA Reform, this fee is included in the "Title Services and Lender's Title Insurance" charge and may not be itemized.</b></p>
Attorney's Fees	YES - When included in "Title Services and Lender's Title Insurance" charge; NO if listed separately on HUD to cover borrower's personal interests apart from closing/title services function.	<p>In some areas, it is customary for attorneys to perform part of the preliminary title work or to close the loan.</p> <p>Alternatively, the Buyer or Seller's Attorney might perform personal services unrelated to the loan closing, such as Purchase Contract negotiation or review.</p> <p><b>Fees paid to an attorney for conducting the closing will be included in the "Title Services and Lender's Title Insurance" charge.</b> If a borrower selects an attorney to represent the borrower's personal interests at settlement, and the service provided by that attorney is separate from the functions necessary to conduct the closing, provide title services or issue the lender's title insurance policy, this attorney's charge may be separately listed on a blank line in the 1100 series in the borrower's column along with the name of the attorney and the type of service provided. Accordingly, the amount of this attorney's fee should not be included in the charge listed on Line 1101.</p>
Loan Tie-In Fee	YES (CBCA 1616-RELO and GSBGA 16815)	<p>Fee charged by the escrow company to act as a liaison between borrower and lender to ensure loan is funded. <b>Under RESPA Reform, this fee is included in the "Title Services and Lender's Title Insurance" charge and may not be itemized.</b></p>

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<b><i>Title and Closing Charges: (Section 1100 on HUD-1)</i></b>		
Owner's Title Insurance	Generally NO - GSBGA 16043. However, the FTR provides that the cost be reimbursed provided it is a prerequisite to financing or the transfer of the property or if the owners title policy is inseparable from other insurance that is required. FTR 302-11.202	Coverage that protects the owner's interest. Often times, when Owner's Title Insurance is purchased, the title company provides a simultaneous issue rate, with a significant discount (usually to the Lender's Policy). <b>NOTE: Typically, when both an owner's and lender's policy is purchased, a discount is applied, usually for the lender's portion. The GSBGA has ruled that reimbursement of the expense is allowed up to, but not in excess of, the cost of the lender's title insurance if the coverage had been purchased separately -- regardless of how the cost of the policies might be apportioned on the settlement sheet. GSBGA 16764-RELO</b>
<b><i>Government Recording and Transfer Charges (Section 1200 on HUD-1)</i></b>		
Recording Fees	YES - FTR 302-11.200 (6)	The cost for filing legal documents associated with the mortgage transaction with the clerk of court.  Generally, the Security Instrument, Riders and Assignments are recordable documents. Additional forms, such as Power of Attorney or Subordinations, are also recorded.  Recording fees are typically charged on a per-page basis. Costs vary by state and often by city or county.
City/County Tax/Stamps	YES - FTR 302-11.200 (5)	City/County Tax Stamps are regulatory fees (i.e., typically written into the local laws) for the purpose of paying clerk of court overhead costs and also to generate local revenue.  Stamp Taxes and Transfer Taxes are often itemized interchangeably on the HUD-1 Settlement Statement.  Stamps can be affixed to either the Mortgage or the Deed, and payment by Buyer or Seller varies by state.

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Fee	Allowable under FTR?	Description
<b><i>Government Recording and Transfer Charges (Section 1200 on HUD-1)</i></b>		
State Tax/Stamps	YES - FTR 302-11.200 (4)	<p>State Tax Stamps are regulatory fees (i.e., typically written into the state laws) for the purpose of generating state revenue.</p> <p>Stamp Taxes and Transfer Taxes are often itemized interchangeably on the HUD-1 Settlement Statement.</p> <p>Stamps can be affixed to either the Mortgage or the Deed, and payment by Buyer or Seller varies by state. Some states collect a mortgage tax anytime a new mortgage is recorded.</p>
Real Estate Transfer Tax	YES - FTR 302-11.200 (4)	<p>Transfer Taxes are regulatory fees (i.e., typically written into the local or state laws) for the purpose of paying clerk of court overhead costs and also to generate local revenue.</p> <p>Stamp Taxes and Transfer Taxes are often itemized interchangeably on the HUD-1 Settlement Statement.</p> <p>Transfer Taxes are typically applicable to the Deed, paid on purchase transactions only, and based on the sales price.</p> <p>Generally, Transfer Taxes are paid by the Seller, but in several states, the Buyer is responsible for payment. (Cannot change at settlement)</p>
Mortgage Tax	YES - FTR 302-11.200 (4)	Tax imposed on the mortgage (can be charged by city, county, or state).
Intangible Tax	YES - FTR 302-11.200 (6)	Intangible Tax is a tax on the value of intangible personal property owned, managed, or controlled by persons residing or doing business in Florida - Reference Sections 199.052(1), 199.133, and 199.175 F.S.

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<b>Government Recording and Transfer Charges (Section 1200 on HUD-I)</b>		
Conservation Fee	YES - 302-11.200 (6)	Special fee paid required by some states, such as MN, for the preservation of wildlife and its habitat.
Mansion Tax	YES - 41 CFR 302-11.200(f)(4), (6); GSBBCA 16271-RELO	State tax imposed on properties with consideration (sales price) equal to or greater than one million dollars, typically 1% of the total sales price in the states of New York and New Jersey.
NJ Notice of Settlement	YES - 302-11.200 (6)	Required in State of NJ. Fee for publication of a notice of a pending sale or closing to ensure accounting for all liens or judgments between the time of contract sale and conveyance of title and recording of deed.
GA Residential Fee	YES - 41 CFR 301-11.200(b) GSBBCA 16410-Relo	Georgia Residential Mortgage Act (GRMA) Fee: \$6.50 fee assessed by state to fund state's audit. According to the statute establishing the GRMA fee, the fee is paid by the Borrower to the Department of Banking and Finance to fund oversight of Georgia's mortgage industry and provide consumer protection. As such, HUD determined that the fee is a government fee to be charged to the buyer and should go in the government fee section of each form.
<b>Additional Settlement Charges: (Section 1300 on HUD-I)</b>		
Survey or Plat Drawing (may appear in 1100 Section)	Typically YES - Applicable regulations permit the reimbursement of the cost of making surveys and the cost of preparing drawings or plats when required for legal or financing purposes if it does not exceed what is customary for that local. <b>(41 CFR 302-11.200(d); GSBBCA 15613-RELO; CBCA 52-RELO)</b>	<p>A survey is a map or chart, drawn by a surveyor, of a lot, subdivision or community; it shows boundary lines, buildings, improvements on the land and easements.</p> <p><b>Surveys are typically a title company requirement</b>, rather than a lender requirement, and the information is used to determine what items (e.g., easements, encroachments) will be excluded from the title coverage (or which exceptions which require a title endorsement to ensure clear title).</p> <p>Variation of survey; A plat is a map representing a piece of land subdivided into lots with streets, boundaries, easements, and dimensions shown thereon. A plat drawing ensures appropriate coverage in the final title insurance policy.</p>

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<b>Additional Settlement Charges: (Section 1300 on HUD-I)</b>		
Pest Inspection	Typically NO - Expenses in connection with environmental testing and property inspection are reimbursable only when they meet all three of the following tests: the fees must be (a) customarily paid by the purchaser of a residence in the locality in question, (b) in an amount no greater than is customarily paid in that locality, and (c) required by federal, state, or local law, or by the lender as a precondition to the purchase. <b>41 CFR 302-11.200(f)(11); 41 CFR 302-11.200(f)(12)</b>	<p>Also known as "Termite Inspection."</p> <p>The Pest Inspection tests for pest infestations, wood rot, and water damage. The inspection usually runs around \$75. If repairs are required, the amount to cover those repairs can vary.</p> <p>Pest inspections are usually specified in the Purchase Contract in a geographic area and <b>are generally <u>not</u> imposed as a lender requirement.</b></p>
Structural or Mechanical Inspection	Typically NO - Expenses in connection with environmental testing and property inspection are reimbursable only when they meet all three of the following tests: the fees must be (a) customarily paid by the purchaser of a residence in the locality in question, (b) in an amount no greater than is customarily paid in that locality, and (c) required by federal, state, or local law, or by the lender as a precondition to the purchase. <b>41 CFR 302-11.200(f)(11); 41 CFR 302-11.200(f)(11); GSBKA 16043-RELO</b>	<p>Inspections to determine whether the structure constructed on the property is structurally sound and that the mechanical systems (i.e., plumbing, heating, electrical, etc.) are safe and in good working order. On new construction this may also include fees for municipal inspections. <b>Structural/Mechanical Inspections are generally <u>not</u> imposed as a lender requirement.</b></p>
Standard Home Inspection	Typically NO - Expenses in connection with environmental testing and property inspection are reimbursable only when they meet all three of the following tests: the fees must be (a) customarily paid by the purchaser of a residence in the locality in question, (b) in an amount no greater than is customarily paid in that locality, and (c) required by federal, state, or local law, or by the lender as a precondition to the purchase. <b>41 CFR 302-11.200(f)(11); 41 CFR 302-11.200(f)(11); GSBKA 16043-RELO</b>	<p>An inspection made on the home that examines the high-level condition of the home. This differs from a mechanical or structural inspection, which is typically much more thorough. <b>Standard home inspections are generally <u>not</u> imposed as a lender requirement.</b></p>
Water/Well Inspection	Typically NO - Only if purchasers customarily pay for well inspections, if the amount paid is within the amount customarily paid, and if the expense was for a "required" service in purchasing her home. <b>41 CFR 302-6.2(f); GSBKA 14223-RELO</b>	<p>Inspection of property that does not have access to a municipal water supply to ensure adequacy of water supply to be used by the property. <b>Water/Well Inspections are generally <u>not</u> imposed as a lender requirement.</b></p>

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Radon Inspection	Typically NO - Expenses in connection with environmental testing and property inspection are reimbursable only when they meet all three of the following tests: the fees must be (a) customarily paid by the purchaser of a residence in the locality in question, (b) in an amount no greater than is customarily paid in that locality, and (c) required by federal, state, or local law, or by the lender as a precondition to the purchase. 41 CFR 302-11.200(f)(11); GSBCA 16648-RELO	Fee to inspect dwelling to measure the presence of radon gas. <b>Radon Inspections are generally <u>not</u> imposed as a lender requirement.</b>
Roof Inspection	Typically NO -The FTR provides that property inspection fees are reimbursable only when required by Federal, State, or Local law, or by the lender as a precondition to the sale or purchase. 41 CFR 302-11.200(f)(11); GSBCA 16043-RELO	Fee to inspect the roof of a dwelling, <b>and is generally <u>not</u> imposed as a lender requirement.</b>
Pool and Spa Inspection	Typically NO - Same as "Roof inspection" above. 41 CFR 302-11.200(f)(11); GSBCA 16043-RELO	Fee to inspect the current condition of all accessible pool components. Inspection consists of pool/spa placement, pool/spa deck surface condition, pool/spa equipment, and operation of that equipment, <b>and generally <u>not</u> imposed as a lender requirement.</b>
Chimney Inspection	Typically NO - Same as "Roof Inspection" above. <b>41 CFR 302-11.200(f)(11); 41 CFR 302-11.200(f)(11)</b>	Fee to inspect chimney for adherence to environmental and fire safety standards, and regular maintenance, <b>and is generally <u>not</u> imposed as a lender requirement.</b>

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<b>Additional Settlement Charges: (Section 1300 on HUD-I), cont.</b>		
HOA Transfer Fees	NO ( <b>CBCA 654-RELO</b> ) HOA is a requirement of occupancy and participation in the management of the cooperative development. The cost of membership is considered a personal expense of the employee and not reimbursable .	A one-time fee to transfer ownership in a Home Owner's Association to the buyer.
Power of Attorney	YES ( <b>GSBCA 16114-RELO</b> ) Must have been necessary for the transfer of the residence (rather than having been secured merely for reasons of personal preference). Must be incurred for services procured by the employee rather than the lender, since fees paid to a lender are considered part of a non-reimbursable finance charge.	Fee charged to prepare documents delegating legal authority from one party to another.
Builder's Fee for Closing Costs	NO (41 CFR 302-11.202 (h))	Prevalent in Texas and Florida, borrower is charged a flat percentage in closing costs (typically up to 1.75%). This fee is charged in addition to usual expenses, and is usually not reimbursable because it includes expenses that are usually paid by the seller of a property.
Buyer/Broker Administration Fee	NO 41 CFR 302-11.202(b); CBCA 1693-RELO)	Charged by real estate agent/broker to attend closing.
Home Equity Loan or Line of Credit Closing Costs (2nd Mortgage)	YES, if taken out in order to secure funds with which to purchase a residence at the new duty station (GSBCA 16410 - Relo; GSBCA 15235-Relo)	Fees associated with the administration of a home loan or equity line of credit

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