

**HUD-1: Preforeclosure Sale Program (PFS) Settlement Statement
Allowable vs. Disallowable - Paid from Seller's Funds at PFS Settlement**

| <i>Clarification of Mortgagee Letter 2008-43 - Including but not limited to both Allowable and Disallowable Costs as noted below.</i> | | |
|---|---|--|
| ALLOWABLE COSTS | DISALLOWABLE COSTS | DISALLOWABLE COSTS |
| Closing Fee | Administration Fees | Repair Reimbursements or Allowances |
| County Taxes | Application Fee | Reporting Fees |
| Grantors Tax | Appraisal | State Regulatory Fee |
| Lien Search | Attorney fees, EXCEPT in states that require an attorney to close the transaction. | Tax Search |
| Local/State Transfer Tax Stamps | Broker Administrative Fee | Tax Service Fee |
| Outstanding Partial Claim Amount | Conveyance Fees | Tracking Fees |
| Owner's Title Insurance | Courier Fees | Underwriting Fee |
| Property Tax | Credit Report | |
| Real Estates Taxes to Closing Date | Discount Points for Loan Fees for Non FHA Sale | And Other Fees Commonly Classified as JUNK Fees |
| Sales Commission = to or < 6% | Document Preparation Fees | |
| Seller Consideration of \$1,000 within 90 days, \$2,500 for Discharge of Junior Liens | Escrow Fees | |
| Seller Consideration of \$750 after 90 days, \$2,250 for Discharge of Junior Liens | Excise Tax | |
| Seller's Cost of Title Search | Flood Certificate Fee | |
| State REQUIRED - Excise Tax | Hazard Insurance Premiums | |
| Tax Certificate | Home Warranty | |
| Tax Stamps | Lender's Title Insurance | |
| TIEFF Fee | Lien Release Fee | |
| Title Examination | Loan Origination Fees | |
| Title Insurance | Mail Fees | |
| Unpaid Utilities | Notary Fees | |
| Unpaid Homeowner's Association Dues | Pest Inspection | |
| Up to 1% of Buyer's First Mortgage Amount if FHA Buyer | Processing Fees | |
| Survey | Recording Fees | |