

**HUD-1: Preforeclosure Sale Program (PFS) Settlement Statement**  
**Allowable vs. Disallowable - Paid from Seller's Funds at PFS Settlement**  
**Revised - March 15, 2011**

<i>Clarification of Mortgage 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	State Regulatory Fee
County Taxes	Application Fee	Tax Search
Grantors Tax	Appraisal	Tax Service Fee
Lien Search	Attorney fees, <b>EXCEPT</b> in states that require an attorney to close the transaction.	Tracking Fees
Local/State Transfer Tax Stamps	Broker Administrative Fee	Underwriting Fee
Natural Hazard Disclosure Fee	Conveyance Fees	
Outstanding Partial Claim Amount	Courier Fees	<b>And Other Fees Commonly Classified as JUNK Fees</b>
Owner's Title Insurance	Credit Report	
Property Tax	Discount Points for Loan Fees for Non FHA Sale	
Real Estates Taxes to Closing Date	Document Preparation Fees	
Sales Commission = to or < 6%	Escrow Fees	
Seller Consideration of \$1,000 within 90 days, \$2,500 for Discharge of Junior Liens	Excise Tax	
Seller Consideration of \$750 after 90 days, \$2,250 for Discharge of Junior Liens	Flood Certificate Fee	
Seller's Cost of Title Search	Hazard Insurance Premiums	
State REQUIRED - Excise Tax	Home Warranty	
Survey	Lender's Title Insurance	
Tax Certificate	Lien Release Fee	
Tax Stamps	Loan Origination Fees	
TIEFF Fee	Mail Fees	
Title Examination	Notary Fees	
Title Insurance	Pest Inspection	
Unpaid Homeowner's Association Dues	Processing Fees	
Unpaid Utilities	Recording Fees	
Up to 1% of Buyer's First Mortgage Amount if FHA Buyer	Repair Reimbursements or Allowances	
Wire Fee	Reporting Fees	