

Eligible versus Not-Eligible Capped Costs for Apartment and Manufactured Housing Community Programs¹

Eligible Costs Under Cap

Appraisal
 Phase I ESA (Environmental Site Assessment)
 Preliminary Doc SEL (Documented Scenario Expected Loss)
 Flood Certification
 Loan Processing Fee
 RSRA (Record Search with Risk Assessment), Environmental Transaction Screen or Limited Transaction Screen
 Credit Reports (excludes re-orders)
 Credit Investigations
 BPR (Business Profile Report)
 Wire Fee
 Loan Officer Property Inspection
 Messenger/Express Mail Fees
 Tax Service Fee

Not Eligible

Escrow Fee
 Title Fee
 Mold or Lead Paint Report
 Seismic Risk Assessment Report
 Recording Fee
 Uniform Commercial Code (UCC) Search & Filing Fees
 Legal Fees (internal or external)
 External Property Inspection Report Fee (Limited Property Condition Report - LPCR) or (Property Condition Report - PCR)
 Re-ordered Credit Reports

¹Eligible closing costs may be capped at the following amounts: \$2,000 if the customer sets up an automatic loan payment deduction from an eligible Union Bank account, or \$2,500 if the account is maintained with another institution, or \$3,500 if automatic payment deduction is not utilized.