

Eligible versus Not-Eligible Capped Costs¹

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.