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February 17, 2026

To: Clients and Friends

From: Daniel S. Engle

Subject: VA Updates State Fees and Charges Deviations List for Texas Loans to Include a Document Preparation Fee Paid to an Attorney

On February 17, 2026, the Department of Veteran Affairs (the “VA”) updated their State Fees and Charges Deviations List, which can be found here: <https://www.benefits.va.gov/homeloans/documents/docs/state-deviations.pdf>. These are fees and charges that are considered reasonable and customary in a particular state but not nationwide. These particular state-specific fees and charges are included in the category of “itemized fees and charges” that may be paid by a veteran in addition to the lender’s one percent flat charge and reasonable discount points.

Of particular note for Texas lenders is that a document preparation fee paid to an outside attorney for preparing the loan documents is now considered a reasonable and customary charge that may be paid by a veteran. Previously, this was only considered reasonable and customary on a refinance loan. The VA also added a foreclosure prevention fee up to \$80 for Washington state loans and a MERS fee nationwide to the list.

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