

CLOSING COSTS

WHO'S RESPONSIBLE?



Buyer Costs

Property Inspections
Termite Inspection
Survey (per contract)
HOA Transfer Fee (per contract)
Prorated Taxes
Half of Escrow Fee
Courier Fee
Hazard Insurance
** Loan Origination Fee*
** Loan Title Policy and Endorsements (per contract)*

** Appraisal*
** Credit Report*
** Prepaid Interest*
** Document Preparation*
** Recording Fee (s)*
** Initial Deposit for Escrow Account (if applicable)*
** Mortgage Insurance Premium (if applicable)*
VA Funding Fee (if applicable)



Seller Costs

Payoff of Existing Loan(s)
Realtor Commissions
Owner's Title Policy and Endorsements (per contract)
Repairs (per contract)
Prorated Taxes
Half of Escrow Fee
Courier Fee
Tax Certificate
Document Preparation
Recording Fee(s)

Survey (per contract)
HOA Resale Certificate (per contract)
Home Warranty (per contract)
Termite Inspection (VA Loan Only)

** These costs are associated with a loan. Please check with lender for any other fees associated with your transaction.*

Transactions vary and some costs are negotiable. Please talk with your Realtor, Lender and Escrow Officer regarding details of your specific transaction.