

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.