

CLOSING COSTS...

WHO'S RESPONSIBLE?

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)

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)*

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

