



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

COSTS ASSOCIATED WITH A LOAN:

- 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)

Please check with lender for any other fees associated with your transaction.

