

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)

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



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)