

Closing Costs

Who's Paying?



Buyer Costs

- Appraisal*
- Courier Fee
- Credit Report*
- Document Preparation*
- Half of Escrow Fee
- Hazard Insurance
- HOA Transfer Fee (per contract)
- Initial Deposit for Escrow Account* (if applicable)
- Loan Origination Fee*
- Loan Title Policy and Endorsements* (per contract)
- Mortgage Insurance Premium* (if applicable)
- Prepaid Interest*
- Property Inspections
- Prorated Taxes*
- Survey (per contract)
- Termite Inspection
- VA Funding Fee* (if applicable)

Seller Costs

- Commissions Recording Fee(s)
- Courier Fee
- Document Preparation
- Half of Escrow Fee
- HOA Resale Certificate (per contract)
- Home Warranty (per contract)
- Owner's Title Policy and Endorsements (per contract)
- Payoff of Existing Loan(s)
- Prorated Taxes Realtor
- Repairs (per contract)
- Survey (per contract)
- Tax Certificate
- Termite Inspection (VA Loan Only)



Transactions vary, and some costs are negotiable. Please speak with your realtor, lender, and escrow officer regarding details of your specific transaction.

* These costs are associated with a loan.

Please check with your lender for any additional fees tied to your transaction