

# GUIDE TO CLOSING COSTS

## \*Customary for Seller to Pay

	<u>Type of Financing</u>			Cash (no loan)
	Conventional	FHA	VA	
<i>Real Estate Agent Commissions</i>	●	●	●	●
<i>Reconveyance/Release Fees</i>	●	●	●	●
<i>Prepayment Penalties (If Applicable)</i>	●	●	●	●
<i>Owner's Title Insurance</i>	●	●	●	●
<i>Escrow Fee</i>	●	●	★	●
<i>Tax Prorations</i>	●	●	●	●
<i>Lien Search (if applicable)</i>	●	●	●	●
<i>Mortgages &amp; Encumbrances</i>	●	●	●	●
<i>Any Property Tax Due</i>	●	●	●	●
<i>Buyer's Lender Fees (varies by lender)</i>		●	●	

## \*Customary for Buyer to Pay

	<u>Type of Financing</u>			Cash (no loan)
	Conventional	FHA	VA	
<i>Appraisal Fee</i>	●	●	●	
<i>Loan Origination Fee/Discount</i>	●	●	●	
<i>Credit Fee</i>	●	●	●	
<i>Mortgage Insurance (if applicable)</i>	●	●		
<i>Reserve Set Up Fee (if applicable)</i>	●	●	●	
<i>Fire Insurance 1 year (home owners policy)</i>	●	●	●	
<i>Flood insurance (if applicable)</i>	●	●	●	
<i>Flood and Tax Certifications</i>	●	●	●	
<i>Prepaid Interest</i>	●	●	●	
<i>Home Owners Association Fees (if applicable)</i>	●	●	●	●
<i>VA Funding Fee</i>			●	
<i>Recording Fee</i>	●	●	●	●
<i>Tax Proration</i>	●	●	●	●
<i>Escrow Fee</i>	●	●	★	●
<i>Lenders Title Insurance</i>	●	●	●	

\* Items listed are intended to represent only what may be customarily charged and may not reflect actual charges at closing. Consult with your real estate professional or title company representative for actual charges specific to your transaction.

★ Seller to pay full escrow fee (including buyer escrow fee)

