



# Typical Closing Costs

## Do You Know Your Fees?

	Seller Financed	Cash	Assumption	FHA	VA	Conventional
<b>Title Insurance:</b>	S/B	S	S	S/B	S/B	S/B
<b>Escrow Fee: Seller pays full escrow</b>	S/B	S/B	S/B	S/B	S	S/B
<b>Excise Tax: Estimate 1.78% of sales price</b>	S	S	S	S	S	S
<b>Recording Fees:</b>	S/B	S/B	S/B	S/B	S/B	S/B
<b>Prorated Taxes: Estimate 4 months of annual property tax</b>	S/B	S/B	S/B	S/B	S/B	S/B
<b>Homeowner's Insurance</b>	B	B	B	B	B	B
<b>Real Estate Commission</b>	S	S	S	S	S	S
<b>Loan Fee:</b>			B	B	B	B
<b>Discount Points:</b>				S or B	S or B	S or B
<b>Credit Report:</b>				B	B	B
<b>Appraisal Fee:</b>				B	B	B
<b>Pest Inspections:</b>				S	S	S or B
<b>Health Inspection Fee: County examination of water systems, septic, etc.</b>				S	S	S or B
<b>Mortgage Insurance:</b>				B		B
<b>VA Funding Fee:</b>					B	
<b>Tax Registration:</b>				S	S	B
<b>Reserve Account: Estimate 6 months taxes and 3 months homeowner's &amp; mortgage insurance</b>				B	B	B
<b>Prorated Interest: Estimate 2/3 of the monthly payment</b>				B	B	B
<b>Misc. Lender Fees: For document preparation, underwriting, processing, etc.</b>				S	S	B

\*Miscellaneous Closing Costs: Homeowner's dues, water association fees, flood search fees, courier fees may apply to either purchaser or seller.

S = Seller B = Buyer

These costs are provided as a general reference only. Please consult your lender or agent regarding your specific transaction.

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