

Customary Buyer and Seller Closing Cost Breakdown

| | VA | Loan Type FHA | CONV |
|---|-----------------|------------------|-----------------|
| Owner Title Policy (see rate card) | Seller | Seller | Seller |
| Mortgage Policy (\$125) | Buyer | Buyer | Buyer |
| Endorsement 100 (\$50) | Buyer | Buyer | Buyer |
| Endorsement 8.1 (\$50) | Buyer | Buyer | Buyer |
| Tax Certificate (\$25) – (depends on Lender for VA) | Buyer or Seller | Buyer | Buyer |
| Document Fee (.10 per thousand \$) | Buyer | Buyer | Buyer |
| Closing Fee - Real Estate (\$200) | Seller | 1/2 and 1/2 | 1/2 and 1/2 |
| Closing Fee - New Loan (\$220) | Seller | Buyer | Buyer |
| Short Sale Closing Fee (call for quote) | Seller | Seller | Seller |
| Recording Fees \$10.00/pg + \$1.00/doc | | | |
| Warranty Deed | Buyer | Buyer | Buyer |
| Deed of Trust | Buyer | Buyer | Buyer |
| Release of old Deed of Trust (\$30.00) | Seller | Seller | Seller |
| Loan Origination Fee | Buyer | Buyer | Buyer |
| Discount Points | Negotiable | Negotiable | Negotiable |
| VA Funding Fee | Buyer | N/A | N/A |
| FHA Mortgage Insurance | N/A | Buyer | N/A |
| Private Mortgage Insurance | N/A | N/A | Buyer |
| Tax Service Fee | Seller | Seller | Buyer |
| Credit Report | Buyer | Buyer | Buyer |
| Appraisal | Buyer | Buyer | Buyer |
| ILC / Survey | Buyer | Buyer | Buyer |
| Amortization Schedule | Buyer | Buyer | Buyer |
| Final Inspection | Seller | Buyer | Buyer |
| Insurance - 1st Yr Premium | Buyer | Buyer | Buyer |
| Escrows: | | | |
| Insurance | Buyer | Buyer | Buyer |
| Taxes | Buyer | Buyer | Buyer |
| FHA & PMI Insurance | N/A | Buyer | Buyer |
| Prepaid Interest | Buyer | Buyer | Buyer |
| Doc Prep Fee for Lender | Seller | Buyer | Buyer |
| Underwriting Fee for Lender | Seller | Buyer | Buyer |
| Annual Taxes | Seller | Seller | Seller |
| Commission | Seller | Seller | Seller |
| Wire Processing or Cashiers Check Fee (\$25) | Seller | Seller | Seller |
| Courier/Messenger Fee Payoff (\$25) | Seller | Seller | Seller |
| Courier/Messenger Fee Loan Package (\$30) | Seller | Buyer | Buyer |
| Local Courier Processing Fee (\$15) | Seller | Buyer or Seller | Buyer or Seller |
| E-Recording Mailing and Processing Fee (\$10) | Buyer | Buyer | Buyer |

The above items are customary; some items are negotiable per contract.

