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

**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)

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