## 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
- * Recording Fee(s)
- * Initial Deposit for Escrow Account (if applicable)
- * Mortgage Insurance Premium (if applicable)
- VA Funding Fee (if applicable)

### 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.

Transactions vary and some costs are negotiable. Please talk with your Realtor, Lender and Escrow Officer regarding details of your specific transaction.