

**Builder's Title Company**

**5020 S. 110<sup>th</sup> Street**

**Omaha, NE 68137**

**402-593-0616**

**Escrow Officer:** Susie Mahnke  
**Phone Number:** 402-593-0616  
**Fax Number:** 402-593-0546  
**E-Mail:** [susie@builderstitle.net](mailto:susie@builderstitle.net)

**List of items necessary to close a "For Sale by Owner"**

1. A fully executed purchase agreement and any addendums
2. A completed information form
3. Earnest deposit (if applicable)

**Builder's Title Company will then be responsible to order the following:**

1. Title Commitment
  2. Termite Inspection (if applicable)
  3. Plot Plan (if applicable)
  4. Payoffs
- Builder's Title Company will prepare all documents necessary for the seller to sign and the sellers will sign said documents prior to closing.
  - The closing figures will be balanced with the purchaser's lender (if applicable)
  - A cashier's check or a wire will be required at the closing from the buyers.
  - Builder's Title Company will attend the closing on behalf of the purchaser and seller (seller does not attend)
  - The sellers will be scheduled to come in after closing to pick up their closing package and proceeds unless proceeds are to be wired.

## Builder's Title Company Closing Fees

Closing/Settlement Fee	\$350.00 (buyer and seller split)
Loan Closing Fee	\$350.00 (buyer fee)
Title Insurance	Please see rates
Recording Fees	\$10.00 first page, \$6.00 each page after
State Documentary Stamps	\$2.25 per \$1,000 (seller fee)
Wire Fees	\$7.00

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Escrow Closer  
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## **Customary Real Estate Closing Costs in Nebraska**

**Closing costs vary for buyers and sellers depending upon what type of transaction the parties have agreed upon. Cash transactions and conventional loans remain fairly standard, while government loans require that certain costs be borne by either buyer or seller. Listed below are standard closing costs. The price range reflected shows customary charges for the service provided.**

- 1. Title Insurance: Price is determined by purchase price. Please refer to the rate brochure.**
- 2. Termite Inspection: \$65.00 - \$100.00 for inspection. Termite treatments vary by company and are in addition to the inspection fee.**
- 3. Escrow Closing Fee: \$150.00 - \$500.00**
- 4. Survey/Plot Plan: \$85.00 - \$100.00**
- 5. Recording Fees: \$10.00 for first page plus an additional \$6.00 for Each page after first page recorded.**
- 6. Documentary Stamps: \$2.25 per \$1,000.00 of sales price. Total cost is always rounded to the next \$1,000.00. (example: Purchase price \$50,105.00 = \$51,000.00 X \$2.25 = \$114.75)**
- 7. Home Warranty Plans: \$360.00 - \$500.00**
- 8. Taxes: Pro-rated to closing or possession depending upon the contract.**

## **CASH SALES:**

**SELLER PAYS:** Documentary stamps,  $\frac{1}{2}$  of the Escrow Closing Fee,  $\frac{1}{2}$  of the Title Insurance, Express mail fee for a mortgage payoff (if applicable), any necessary tax proration, recording fees for mortgage release, Termite Treatment (if necessary) & home warranty (if agreed upon in purchase contract).

**BUYER PAYS:**  $\frac{1}{2}$  of the Escrow Closing fee,  $\frac{1}{2}$  of the Title Insurance, recording fees for deed, any necessary tax proration, home warranty (if agreed upon in purchase contract), Termite Inspection, Survey Plot Plan.

## **CONVENTIONAL SALES:**

**SELLER PAYS:** Documentary stamps,  $\frac{1}{2}$  of the Escrow Closing Fee,  $\frac{1}{2}$  of the Title Insurance, Express mail fee for a mortgage payoff (if applicable), any necessary tax proration, recording fees for mortgage release, Termite Treatment (if necessary) & home warranty (if agreed upon in purchase contract).

**BUYER PAYS:**  $\frac{1}{2}$  of the Escrow Closing fee,  $\frac{1}{2}$  of the Title Insurance, recording fees for deed/Mortgage and riders, any necessary tax proration, home warranty (if agreed upon in purchase contract), Termite Inspection, Survey Plot Plan.

## **FHA LOANS:**

**SELLER PAYS:** Documentary stamps, Total Escrow Closing Fee,  $\frac{1}{2}$  of the Title Insurance, Express mail fee for a mortgage payoff (if applicable), any necessary tax proration, recording fees for mortgage release, Termite Treatment (if necessary) & home warranty (if agreed upon in purchase contract).

**BUYER PAYS:**  $\frac{1}{2}$  of the Title Insurance, recording fees for deed/Mortgage and riders, any necessary tax proration, home warranty (if agreed upon in purchase contract), Termite Inspection, Survey Plot Plan.

## VA LOANS:

SELLER PAYS: Documentary stamps, Total Escrow Closing Fee,  $\frac{1}{2}$  of the Title Insurance, Express mail fee for a mortgage payoff (if applicable), any necessary tax proration, recording fees for mortgage release, Termite Treatment (if necessary) & home warranty (if agreed upon in purchase contract).

BUYER PAYS:  $\frac{1}{2}$  of the Title Insurance, recording fees for deed/Mortgage and riders, any necessary tax proration, home warranty (if agreed upon in purchase contract), Termite Inspection, Survey Plot Plan.

PLEASE NOTE: THESE COSTS ARE THE CUSTOMARY CHARGES IN THE STATE OF NEBRASKA. FEES REFLECTED SERVE ONLY AS A GUIDE AND MAY VARY ACCORDING TO THE TERMS OF EACH INDIVIDUAL CONTRACT.