BUYERS & SELLERS

Closing Costs: Who Typically Pays What

NICOLAI
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REAL ESTATE GROUP

Understanding closing costs is an important part of preparing for a successful sale. While some fees are standard, many are negotiable depending on the terms of the offer. Our role is to guide you through each step so there are no surprises.

Costs Typically Shared

• Escrow & Title Fees - Neutral third-party services. Includes costs for managing the closing process and ensuring clear, insured transfer of ownership.

• Recording fees – Charged by the county's recording office.

• Notary Fees - For signing and verifying documents. Each side pays their own.

• HOA Dues - Prorated dues adjusted at closing when the sale occurs mid–billing cycle

• Property Taxes - Prorated based on closing date

Buyer's Typical Closing Costs

• Loan Costs – Lender charged fees to originate and fund a mortgage. Fees vary based on lender, loan program, interest rate, and borrower qualifications.

• Appraisal - Required by lender to confirm value of property

• Credit Report - For loan qualification

• Prepaid Interest - Interest from the closing date to the start of the first loan payment

• Homeowners's Insurance - First year typically paid at closing

• Lender's Title Insurance - Required by the lender to protect the loan

• Priavate Mortgage Insurance (PMI) - If applicable to loan structure.

Seller's Typical Closing Costs

• Seller-Paid Commission - Listing side and buyer's broker compensation if negotiated in the offer.

• Owner's Title Insurance- Protects the buyer agains any issues with existing ownership

• Transfer Taxes (City & County) - Government fees charged when ownership is transferred

• Disclosure Reports - Reports required by law, including the Natural Hazard Disclosure

• HOA Document Fees - Cost to obtain required HOA documents and disclosures.

• Termite / Pest Inspection & Repairs - If negotiated in the terms of the offer

• Home Warranty - If included in the terms of the offer

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SELLERS

The Smart Start: A Seller's Planning Guide

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The best real estate decisions begin with clarity. This guide is designed to help you reflect on your goals, priorities, and timeline so we can build the right strategy for your sale.

1. What is motivating your decision to sell?

2. What is your ideal timeline for being under contract and closed?

3. What price range are you hoping to achieve, and how did you arrive at that number?

4.What concerns or hesitations do you have about the selling process?

5. After the sale, where are you headed next? (Buying locally, relocating, renting, downsizing?)

6. What matters most to you in choosing the right agent and brokerage?

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SELLERS

Preparing to Sell: Highlighting Your Home's Best Features

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The more we know about your home, the better we can tell its story. Use this checklist to share the details, upgrades, and moments that make your property stand out.

1. What do you love most about your home? (Views, natural light, design, neighborhood charm)

____

____

2. What is the standout feature or space that guests often admire?

____

____

3. Describe any recent upgrades or renovations. (Kitchen, flooring, landscaping, etc.)

____

____

Countertops

☐ Granite ☐ Marble ☐ Quartz ☐ Other: ___________________

Flooring

☐ Hardwood ☐ Tile ☐ Carpet ☐ Other: ___________________

Kitchen

☐ Island

☐ High-end appliances

☐ Custom cabinetry

☐ Walk-in pantry

Outdoor Spaces

☐ Yard

☐ Patio

☐ Pool / Spa

Primary Suite

☐ High Ceilings

☐ Walk-in closet

☐ En suite bathroom

☐ Private balcony / patio

Neighborhood Highlights

☐ Parks

☐ Restaurants & shops

☐ Schools

☐ Beach / water access

☐ Quiet street

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SELLERS

How We Launch Your Home

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From day one, every detail is intentional. Here is what our launch process looks like built to generate the right attention, attract qualified buyers, and get you to the closing table with confidence.

Competitive Pricing Strategy

We analyze the market thoroughly to help you set the right price one that attracts serious buyers and positions your home to sell within your timeline.

Global Relocation & Referral Network

Your property is showcased to corporations and transferees relocating to the area. Last year, one in four buyers came from out of town.

Yard Sign & Brand Recognition

A Pacific Sotheby's sign commands attention. Research confirms that buyers gravitate toward recognized brands locally and globally.

Elegant Property Brochures

Beautifully designed brochures are mailed, placed in all Pacific Sotheby's offices, and used in every buyer interaction to leave a lasting impression.

Open House Program

With your consent, we hold open houses and promote them digitally to maximize live foot traffic and real-time buyer engagement.

Global Marketing Platform

Your home reaches buyers worldwide through Pacific Sotheby's International Realty's exclusive media partnerships. The only true worldwide real estate network.

Preliminary Title Report

We order a preliminary title report at our cost so potential issues are identified early, keeping your transaction on track.

Unrivaled Property Presentation

A carefully orchestrated series of professional images shows your home at its absolute best.

Exclusive Online Exposure

Your home appears on thousands of real estate websites worldwide, with detailed reporting so you know who is seeing your listing.

Transaction Management

Our dedicated Transaction Administrator manages every detail so your contract closes on time. Over 90% of our contracts close on or before the contracted date.

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