



WHO PAYS WHAT?

BUYER

- Escrow Fee
- Lenders Title Insurance Premium
- Mobile Notary (if applicable)
- Document Preparation Fee (if applicable)
- Recording Charges for all documents in buyer's name
- Termite Inspection (according to contract)
- Tax Proration (from date of acquisition)
- Set up/Capital Contribution fees
- All new loan charges (except those required by the lender for seller to pay)
- Interest on new loan from date of funding to 30 days prior to the first payment date
- Inspection fees (roofing, property inspection, etc.)
- Home Warranty (according to contract)
- Homeowners Insurance Premium for first year
- FHA/VA upfront fees/premiums due at closing

SELLER

- Escrow Fee
- Owners Title Insurance Premium
- Transfer Tax
- Real Estate Commission
- HOA Sellers Package
- Document Preparation Fee for Deed
- Any loan fees required by Buyer's lender (VA, FHA)
- Payoff all loans in seller's name
- Interest accrued to lender being paid off, Statement fees, reconveyance fees and any prepayment penalties
- Termite Inspection (VA Loan) (negotiable)
- Property Repairs (negotiable)
- Home Warranty (negotiable)
- Any judgments, tax liens, etc., against the seller
- Tax proration (for any taxes unpaid at time of transfer of title)
- Any unpaid Homeowner's dues & transfer fees
- Recording charges to clear all documents of record against seller
- Any bonds or assessments (negotiable)
- Any and all delinquent taxes
- Mobile Notary (if applicable)