

CLOSING COSTS EXPLAINED



BUYER'S COSTS

SELLER'S COSTS

LENDER FEES

Origination Fee
Application Fee
Appraisal Fee
Flood Certification Fee
Discount Points*



ESCROW CHARGES

Homeowners' Insurance
Property Tax Escrows



TITLE & CLOSING FEES

Title Exam/Closing Fee
Title Insurance Premium
Recording Fees
Prorated Property Taxes
Prorated HOA Dues*



Real Estate Fees

Real Estate Commissions
Repair Costs*



TITLE & CLOSING FEES

Excise Tax (Revenue Stamps)
Attorney Fees (Deed & Doc Prep)
Prorated Property Taxes
Prorated HOA Dues*

MISCELLANEOUS FEES

- Wire fees
- Home Warranty*
- Buyer's Closing Costs*

*if applicable

CONTACT ME TO LEARN MORE ABOUT BUYING A HOME OR APPLY FOR A MORTGAGE TODAY!



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