



OVERVIEW OF BUYER CLOSING COSTS

This is a general overview of closing costs. Each transaction is different and costs vary based on the type of property, square footage and value.

Escrow due within 3 days of the Effective Date: 3%-10%
Home Inspection \$450-800
Septic Inspection \$450+
Mold/Mildew Inspection additional cost
Additional deposit due after Inspections 5%-15%
Home Warranty _____
Courier Fees _____
Closing Costs/Attorney \$1,500
Brokerage Transaction Fee \$395
Credit Report \$100
Intangible Tax Service \$2/\$1000
Recording Fees on Deed \$10.60 1st Page and \$8.50 additional pages
County & Property Taxes from Closing to Dec 31 (Approx 2% of the Sale Price)
Loan Origination Charge ½%-1% (maybe more)
Home Owners (H06) Policy \$ _____
Interest on loan +/- _____
Mortgage Lenders Title Policy \$5/\$1,000
Issue Fee for Mortgagee Policy _____
Lender Fees _____
Endorsements for Policy _____
Appraisal +/- \$350-595
Recording Fees on Mortgage \$10.60 1st Page and \$8.50 additional pages
Doc Stamps on Mortgage = .35/\$100 of mortgage
Flood Insurance _____
Initial Deposit to Lender = 1 month's payment
Survey _____
Escrow Taxes _____
Cash to Close _____

Single Family Home specific costs can include:
survey, flood insurance and homeowner's insurance.

Condo specific costs can include:

Pro-rated monthly COA maintenance, H06 insurance, Condo Application Fee \$100,
Move-In Fees, Common Are Security Deposits, Special Assessments.