



WHO PAYS WHAT – BUYER

On this page you will, find the traditional distribution of expenses associated with a purchase of real estate. However, many of these items can be negotiated by both parties at the time of the offer, excluding some expenses required by the lender to be paid by the seller.

BUYER Typically Pays For:

- Escrow fees
- Document preparation (if applicable)
- Notary fees
- Recording charges for all documents in buyers name
- Termite inspection (according to contract)
- Tax proration (from date of acquisition)
- Homeowner's transfer fee (see attached Resale Fees for Sun City Grand)
- All new loan charges (except those required by lender for seller to pay)
- Interest on new loan from date of funding to 30 days prior to first payment date
- Assumption/Change of Records fees for take-over of existing loan
- Beneficiary Statement fee for assumption of existing loan
- Inspection fees (roofing, property inspection, geological, etc.)
- Home Warranty (According to contact)
- Lender's policy
- Fire insurance premium for first year

Deah Hendriksz, REALTOR® SRES, PSA

RE/MAX Elite

1800 Bickford Ave. Suite 206

Snohomish, WA 99290

425-407-2800

deah@remaxelitebrokers.com





WHO PAYS WHAT – Seller

- Real Estate commission
- Escrow Fees
- County documentary transfer tax (55 cents per \$500 of consideration, excluding of the value of any lien or encumbrances attaching to the property at time of sale)
- Applicable city transfer/conveyance tax (according to contract)
- Document preparation fee for deed
- Any loan fees required by buyer's lender
- Payoff of all loans in seller's name (or existing loan balance if being assumed by buyer)
- Interest accrued to lender being paid off
- Statement fees, reconveyance fees and any prepayment penalties
- Termite inspection (according to contract)
- Home warranty (according to contact)
- Any judgements, tax liens, etc., against the seller
- Tax proration (foe any taxes unpaid at time of transfer of title)
- Any unpaid homeowner's dues
- Recording charges to clear all documents of record against seller
- Any bonds or assessments (according to contract)
- Any and all delinquent taxes
- Notary fee's – escrow fee
- Title insurance premium: Owners Policy

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