

CLOSING COSTS

AT-A-GLANCE - BUYER'S COSTS

CONVENTIONAL LOANS

BUYER'S COSTS

\$ _____ 800.

ITEMS PAYABLE IN CONNECTION W/ LOAN:

- Realty tax service fee (if lender charges)
- Loan origination and discount fee (per contract)
- Appraisal
- Credit report
- Underwriting / processing / admin fee
- Lender document preparation
- Misc. loan fees (determined by new lender)
- Flood certifications

\$ _____ 900.

ITEMS REQUIRED BY LENDER PAID IN ADVANCE:

- First year homeowner's insurance premium
- Interest on new loan (depending on date of closing)
- Mortgage insurance premium (MIP)

\$ _____ 1000.

RESERVES DEPOSITED W/LENDER:

- 2-3 months hazard insurance reserve
- Tax reserve (1-2 months, depending on date of closing)

\$ _____ 1100.

TITLE CHARGES:

- Mortgagee's title policy & endorsements
- Tax certificate
- Loan closing fee
- Real estate closing fee (generally 1/2)
- Courier or overnight fee(s) for loan package(s)
- Simultaneous second mortgage closing fee
- Simultaneous second mortgage title policy
- Document retrieval fee
- (on first and simultaneous second mortgages in counties where rate has been filed)

\$ _____ 1200.

GOV'T RECORDING & TRANSFER:

- Record warranty deed
- Record trust deed
- State document fee (\$.01 per \$100 sales price)
- Record second deed of trust

\$ _____ 1300.

ADD'L SETTLEMENT CHARGES:

- Survey
- Water and sewer adjustments
- HOA dues adjustments and/or transfer fees (if applicable, per contract)

\$ _____ TOTAL

FHA LOANS

BUYER'S COSTS

\$ _____ 800.

ITEMS PAYABLE IN CONNECTION W/ LOAN:

- Loan origination and discount fee (per contract)
- Appraisal
- Credit report
- Flood certifications
- Loan origination fee not to exceed 1%

\$ _____ 900.

ITEMS REQUIRED BY LENDER PAID IN ADVANCE:

- First year homeowner's insurance premium
- Interest on new loan (depending on date of closing)
- Mortgage insurance premium (MIP)

\$ _____ 1000.

RESERVES DEPOSITED WITH LENDER:

- 2-3 months' hazard insurance reserve
- Tax reserve (1-2 months, depending on date of closing)
- Private mortgage insurance (PMI)
- Underwriting / processing / admin fee

\$ _____ 1100.

TITLE CHARGES:

- Mortgagee's title policy & endorsements
- Tax certificate
- Loan closing fee
- Real estate closing fee (generally 1/2)
- Document preparation (up to a certain amount, subject to change)
- Courier or overnight fee(s) for loan package(s)
- Document retrieval fee
- (on first and simultaneous second mortgages in counties where rate has been filed)

\$ _____ 1200.

GOV'T RECORDING & TRANSFER:

- Record warranty deed
- Record trust deed
- State document fee (\$.01 per \$100 sales price)
- Record assignment of trust deed

\$ _____ 1300.

ADD'L SETTLEMENT CHARGES:

- Survey
- Water and sewer adjustments
- HOA dues adjustments and/or transfer fees (if applicable, per contract)

\$ _____ TOTAL

VA LOANS

BUYER'S COSTS

\$ _____ 800.

ITEMS PAYABLE IN CONNECTION W/ LOAN:

- Loan origination and discount fee
- Appraisal
- Credit report
- VA funding
- Flood certifications

\$ _____ 900.

ITEMS REQUIRED BY LENDER PAID IN ADVANCE:

- First year homeowner's insurance premium
- Interest on new loan (depending on date of closing)

\$ _____ 1000.

RESERVES DEPOSITED WITH LENDER:

- 2-3 months hazard insurance reserve
- Tax reserve (1-2 months, depending on date of closing)

\$ _____ 1100.

TITLE CHARGES:

- Mortgagee's title policy & endorsements
- Tax certificate

\$ _____ 1200.

GOV'T RECORDING & TRANSFER:

- Record warranty deed
- Record trust deed
- State document fee (\$.01 per \$100 sales price)

\$ _____ 1300.

ADD'L SETTLEMENT CHARGES:

- Survey
- Water and sewer adjustments
- HOA dues adjustments and/or transfer fees (if applicable, per contract)

\$ _____ TOTAL