

CLOSING COSTS

AT-A-GLANCE - SELLER'S COSTS

CONVENTIONAL LOANS

SELLER'S COSTS

- \$ _____ 200.
AMOUNTS PAID BY BORROWER
Credit buyer real estate taxes
(Jan 1 to date of closing)
- \$ _____ 500.
REDUCTIONS IN AMOUNT DUE TO SELLER
Debit Seller loan payoff
(per existing lender's payoff letter)
- \$ _____ 700.
TOTAL SALES/BROKER'S COMMISSION
Commissions (per real estate contract)
- \$ _____ 800.
ITEMS PAYABLE IN CONNECTION W/ LOAN
Loan discount fee
- \$ _____ 1100.
TITLE CHARGES:
Owner's title policy premium (see rate card)
Real estate closing fee (generally 1/2)
- \$ _____ 1200.
GOV'T RECORDING & TRANSFER:
Release tracking fee
- \$ _____ 1300
ADD'L SETTLEMENT CHARGES:
Outstanding taxes (see tax certificate)
Water and sewer adjustments

\$ _____ **TOTAL**

FHA LOANS

SELLER'S COSTS

- \$ _____ 200.
AMOUNTS PAID BY BORROWER
Credit buyer real estate taxes (Jan 1 to date of closing)
- \$ _____ 500.
REDUCTIONS IN AMOUNT DUE TO SELLER
Debit seller loan payoff
(per existing lender's payoff letter)
- \$ _____ 700.
TOTAL SALES/BROKER'S COMMISSION
Commissions (per real estate contract)
- \$ _____ 800.
ITEMS PAYABLE IN CONNECTION W/ LOAN
Loan discount fee (if specified in contract)
Realty tax service (if lender charges)
- \$ _____ 1100.
TITLE CHARGES:
Owner's title policy premium (see rate card)
Real estate closing fee (generally 1/2)
Courier or overnight fee on payoff(s)
- \$ _____ 1200.
GOV'T RECORDING & TRANSFER:
Release tracking fee
- \$ _____ 1300.
ADD'L SETTLEMENT CHARGES:
Water and sewer adjustments

\$ _____ **TOTAL**

VA LOANS

SELLER'S COSTS

- \$ _____ 200.
AMOUNTS PAID BY BORROWER
Credit buyer real estate taxes (Jan 1 to date of closing)
- \$ _____ 500.
REDUCTIONS IN AMOUNT DUE TO SELLER
Debit seller loan payoff
(Per existing lender's payoff letter)
- \$ _____ 700.
TOTAL SALES/BROKER'S COMMISSION
Commissions (per real estate contract)
- \$ _____ 800.
ITEMS PAYABLE IN CONNECTION W/ LOAN
Loan discount fee (if specified in contract)
Realty tax service (if lender charges)
Underwriting / processing / admin fee
- \$ _____ 1100.
TITLE CHARGES:
Owner's title policy premium (see rate card)
Loan closing fee
All of real estate closing fee
Document preparation (up to a certain amount, subject to change)
Courier or overnight fee on payoff(s)
Courier or overnight fee(s) on buyer's loan package
Document retrieval fee (on first and simultaneous second mortgages in counties where rate has been filed)
- \$ _____ 1200.
GOV'T RECORDING & TRANSFER:
Release tracking fee
Record assignment trust deed
- \$ _____ 1300.
ADD'L SETTLEMENT CHARGES:
Water and sewer adjustments
HOA dues adjustments and/or transfer fees (if applicable, per contract)

\$ _____ **TOTAL**