



# Customary Buyer and Seller Closing Cost Breakdown

LOAN TYPE

	VA	FHA	CONV
Owner Title Policy (see rate card)	Seller	Seller	Seller
Mortgage Policy (\$150.00)	Buyer	Buyer	Buyer
Endorsement 100 (\$50.00)	Buyer	Buyer	Buyer
Endorsement 8.1 (\$50.00)	Buyer	Buyer	Buyer
Tax Certificate (\$25.00) – (depends on Lender for VA)	Buyer or Seller	Buyer	Buyer
Document Fee (.10 per thousand \$)	Buyer	Buyer	Buyer
Closing Fee - Real Estate (\$220.00)	Seller	1/2 and 1/2	1/2 and 1/2
Closing Fee - New Loan (\$240.00)	Seller	Buyer	Buyer
Short Sale Closing Fee (\$200.00)	Seller	Seller	Seller
Recording Fees (\$13/1 <sup>st</sup> pg. + \$5/ea. addn. pg.)			
Warranty Deed	Buyer	Buyer	Buyer
Deed of Trust	Buyer	Buyer	Buyer
Payoff Processing Fee (\$35.00)	Seller	Seller	Seller
Loan Origination Fee	Buyer	Buyer	Buyer
Discount Points	Negotiable	Negotiable	Negotiable
VA Funding Fee	Buyer	N/A	N/A
FHA Mortgage Insurance	N/A	Buyer	N/A
Private Mortgage Insurance	N/A	N/A	Buyer
Tax Service Fee	Seller	Seller	Buyer
Credit Report	Buyer	Buyer	Buyer
Appraisal	Buyer	Buyer	Buyer
ILC / Survey	Buyer	Buyer	Buyer
Amortization Schedule	Buyer	Buyer	Buyer
Final Inspection	Seller	Buyer	Buyer
Insurance - 1st Yr Premium	Buyer	Buyer	Buyer
Escrows:			
Insurance	Buyer	Buyer	Buyer
Taxes	Buyer	Buyer	Buyer
FHA & PMI Insurance	N/A	Buyer	Buyer
Prepaid Interest	Buyer	Buyer	Buyer
Doc Prep Fee for Lender	Seller	Buyer	Buyer
Underwriting Fee for Lender	Seller	Buyer	Buyer
Annual Taxes	Seller	Seller	Seller
Commission	Seller	Seller	Seller
Wire Processing or Cashiers Check Fee (\$25.00)	Seller	Seller	Seller
Courier/Messenger Fee Payoff (\$25.00)	Seller	Seller	Seller
Courier/Messenger Fee Loan Package (\$30.00)	Seller	Buyer	Buyer
Local Courier Processing Fee (\$15.00)	Seller	Buyer or Seller	Buyer or Seller
E-Recording (\$5.00/doc.)	Buyer	Buyer	Buyer
Processing Verification (\$25.00)	Buyer	Buyer	Buyer
Record Mailing Processing (\$10.00)	Buyer	Buyer	Buyer

**The above items are customary; some items are negotiable per contract.**

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