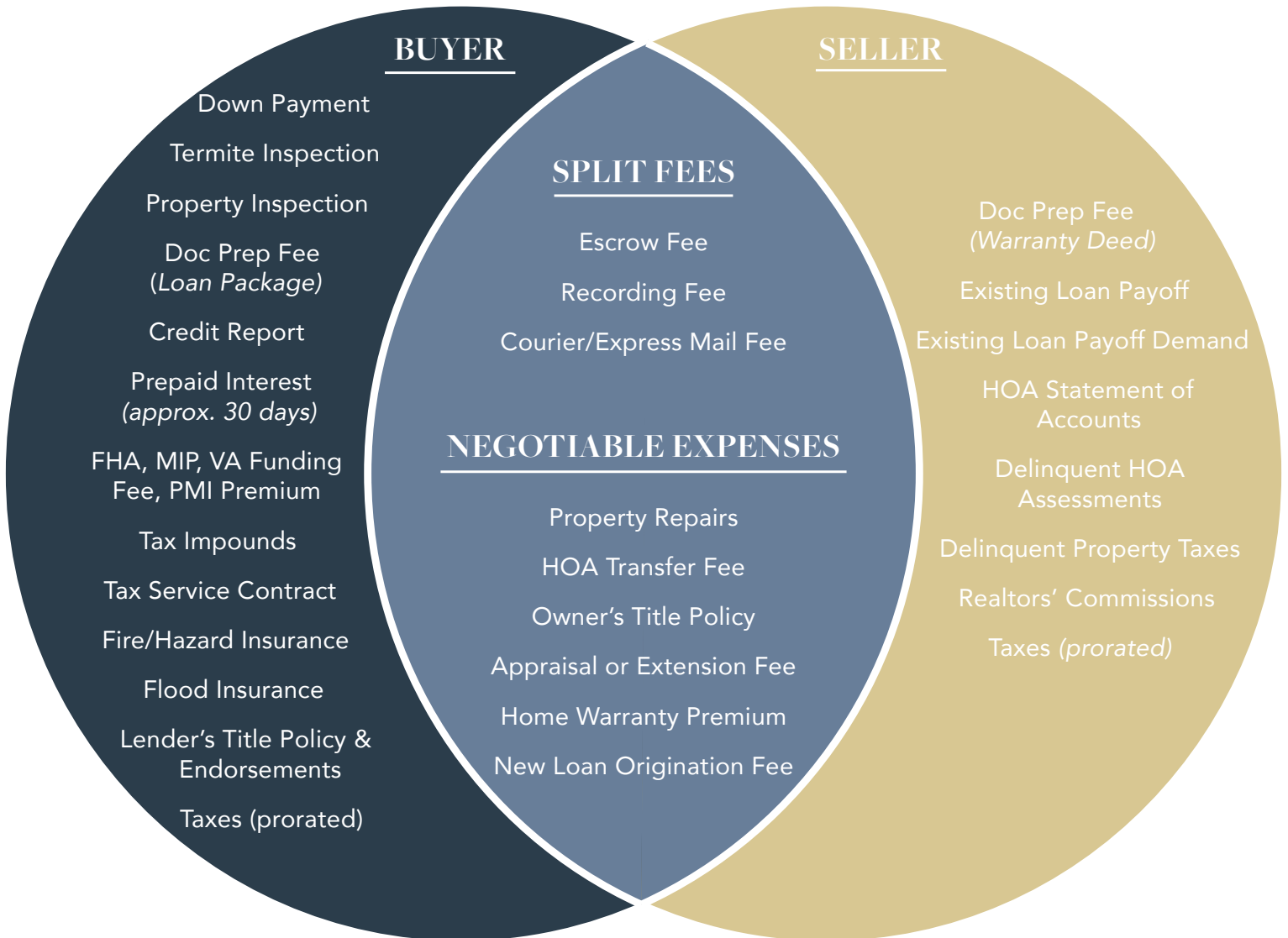


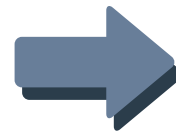
CLOSING COSTS

Who pays for what on a residential purchase?

CONVENTIONAL & FHA LOANS



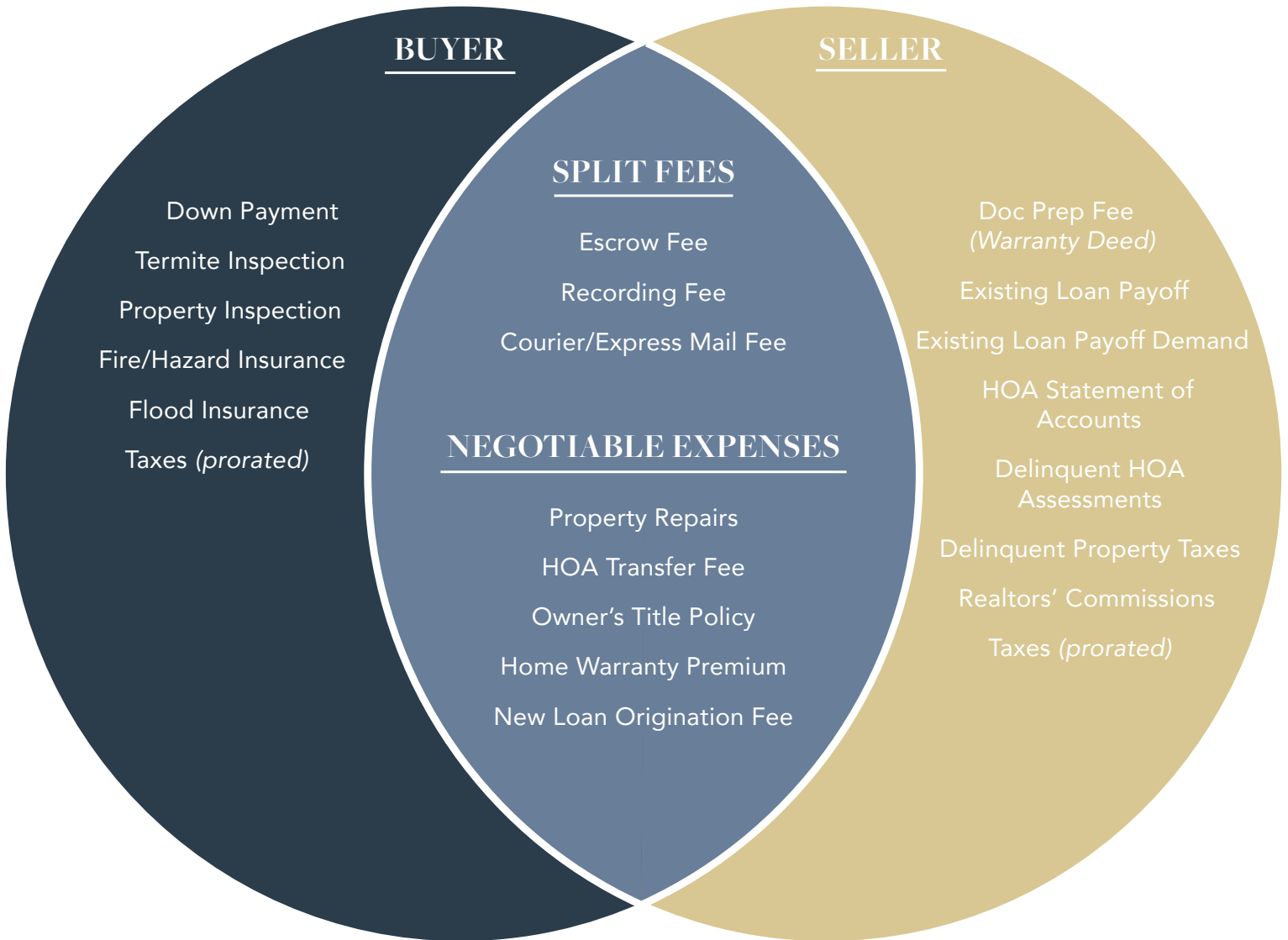
More loan types on following pages



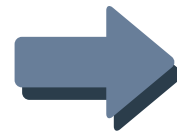
CLOSING COSTS

Who pays for what on a residential purchase?

CASH BUYER



More loan types on following pages



CLOSING COSTS

Who pays for what on a residential purchase?

VA LOANS

BUYER

Down Payment
Property Inspection
Doc Prep Fee
(Loan Package)
Credit Report
Prepaid Interest
(approx. 30 days)
FHA, MIP, VA Funding
Fee, PMI Premium
Tax Impounds
Fire/Hazard Insurance
Flood Insurance
Lender's Title Policy &
Endorsements
Taxes (prorated)

SELLER

Escrow Fee
Termite Inspection
Courier/Express Mail Fee
Doc Prep Fee
(Warranty Deed)
Existing Loan Payoff
Existing Loan Payoff
Demand
HOA Statement of
Accounts
Delinquent HOA
Assessments
Delinquent Property Taxes
Realtors' Commissions
Tax Service Contract
Taxes (prorated)

SPLIT FEES

Recording Fee

NEGOTIABLE EXPENSES

Property Repairs
HOA Transfer Fee
Owner's Title Policy
Appraisal or Extension Fee
Home Warranty Premium
New Loan Origination Fee



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