



CLOSING COSTS: WHO PAYS FOR WHAT?

	CASH	FHA	VA	CONV
Down Payment	BUYER	BUYER	BUYER	BUYER
Property Inspection	BUYER	BUYER	BUYER	BUYER
Termite Inspection	BUYER	BUYER	SELLER	BUYER
Property Repairs <small>(negotiable)</small>	SELLER	SELLER	SELLER	SELLER
New Loan Origination Fee <small>(negotiable)</small>		BUYER	BUYER	BUYER
Doc Prep Fee - Loan Package		BUYER	BUYER	BUYER
Doc Prep Fee - Warranty Package	SELLER	SELLER	SELLER	SELLER
Credit Report		BUYER	BUYER	BUYER
Appraisal or Extension Fee <small>(negotiable)</small>		BUYER	BUYER	BUYER
Existing Loan Payoff	SELLER	SELLER	SELLER	SELLER
Existing Loan Payoff Demand	SELLER	SELLER	SELLER	SELLER
Prepaid Interest <small>(approx. 30 days)</small>		BUYER	BUYER	BUYER
FLA, MIP, VA Funding Fee, PMI Premium		BUYER	BUYER	BUYER
Taxes	PROBATE	PROBATE	PROBATE	PROBATE
Tax Impounds		BUYER	BUYER	BUYER
Tax Service Contract		BUYER	SELLER	BUYER
Fire Hazard Insurance	BUYER	BUYER	BUYER	BUYER
Flood Insurance		BUYER	BUYER	BUYER
HOA Transfer Fee <small>(negotiable)</small>	BUYER	BUYER	BUYER	BUYER
HOA Statement of Accounts	SELLER	SELLER	SELLER	SELLER
Delinquent HOA Assessments	SELLER	SELLER	SELLER	SELLER
Delinquent Property Taxes	SELLER	SELLER	SELLER	SELLER
Home Warranty Premium <small>(negotiable)</small>	SELLER	SELLER	SELLER	SELLER
Realtors' Commissions	SELLER	SELLER	SELLER	SELLER
Owner's Title Policy <small>(negotiable)</small>	SELLER	SELLER	SELLER	SELLER
Lender's Title Policy and Endorsements		BUYER	BUYER	BUYER
Escrow Fee <small>(*Change Seller on VA Loan)</small>	SPLIT	SPLIT	SELLER	SPLIT
Recording Fee <small>(flat rate)</small>	BUYER	BUYER	BUYER	BUYER
Courier and Express Mail Fee	SPLIT	SPLIT	SELLER	SPLIT

Bringing You to the Closing Table.