

## The "buyer" generally pays:

- One-half (1/2) Title Insurance policy premiums (CLTA Owners)
- Premium for Lender's Title Insurance Policy
- One-half (1/2) Escrow Fee\*
- Insurance as required
- Notary Fees\*
- Property Tax Proration (from date of acquisition)
- Special delivery/courier fees, if required
- Document preparation (if applicable) to prepare docs
- Document recording charges\*
- Homeowner's Association transfer fee and prorata dues
- Home Warranty according to contract
- Inspection fees according to contract (termite\*, roof, property, etc.)
- Matters of record against the buyer (tax liens, judgment, etc.) and fees required to clear them
- Lender's new loan charges\* / fees associated with loan (appraisal, credit report, impounds, tax service, etc.)\*
- ALTA inspection fee / per contract
- Other Prorations (rents, water, insurance, etc.)
- Assumption/change of records fee, for takeover of existing loan

\*Note: On certain Government loans, these charges may be specified as seller's charges or may not apply

## The "seller" generally pays:

- One-half (1/2) Title Insurance policy premiums (CLTA Owners)
- Real estate commission
- One-half (1/2) Escrow Fee\*
- Documentary transfer tax (\$1.10 per \$1,000 of sales price)
- Notary Fees\*
- Property Tax Proration (to date of acquisition)
- Special delivery/courier fees, if required
- Document preparation fees\*
- Document recording charges
- Homeowner's Association statement fee and prorata dues
- Home Warranty (according to contract)
- Work/repairs required according to contract (termite\*, roof, property, etc.)
- Matters of record against the Property or seller (loans, Tax liens, judgments, etc.) and fees required to clear them (statement fees, reconveyance/Trustee fees and pre-payment penalties)
- Bonds & Assessments according to contract
- ALTA inspection fee / per contract
- Other Prorations (rents, water, insurance, etc.)

\*Note: On certain Government loans, these charges may be specified as seller's charges or may not apply