

# @properties // contract to closing who pays for what?

SALE PRICE	TYPICAL COST	WHO PAYS?
COMMISSION	6% OF PURCHASE PRICE	SELLER
APPRAISAL	\$250-\$500	BUYER
CREDIT REPORT	\$30-\$75 PER BORROWER	BUYER
INSPECTION FEE	\$450+/VISIT	BUYER
LENDER-DIRECT UNDERWRITING FEE	\$650-\$1,000	BUYER
PROCESSING FEE	\$150	BUYER
FLOOD CERTIFICATE	\$50-\$100	BUYER
TAX SERVICE	\$85-\$200	BUYER
ATTORNEY FEE	\$600-\$1,000+	BOTH
SETTLEMENT CLOSING	\$1,450-\$3,000	SELLER
TITLE INSURANCE (BUYER)	\$500	BUYER
TITLE INSURANCE (SELLER)	\$1,700-\$3,500	SELLER
RECORDING FEE	\$75-\$250	BOTH
STATE TRANSFER TAX	\$1.50 PER \$1,000	SELLER
COUNTY TRANSFER TAX	VARIES PER COUNTY	SELLER
MUNICIPAL TRANSFER TAX*	VARIES PER LOCALITY	BOTH
SURVEY	\$500-\$1,000	BOTH
TERMITE INSPECTION	\$40-\$100	BOTH
INTEREST PER DAY	LOAN AMOUNT X RATE/365	BUYER
ESCROW TAXES	1-5 MOS. (IF APPLICABLE)	BUYER
ESCROW INSURANCE	1-5 MOS. (IF APPLICABLE)	BUYER
TAX PRORATION	105-110% OF LAST TAX BILL	SELLER

Estimated closing costs courtesy of Guaranteed Rate®. Prices subject to change. Actual costs vary per lender, loan amount, property type and other factors.

\*Property transfer taxes vary per local jurisdiction of township. Please consult your real estate attorney to obtain the best possible estimate for taxes and other closing costs.