



# WHO PAYS FOR WHAT

## DIVISION OF FEES FOR BUYER & SELLER

### SELLER FEES

- Real Estate Commission
- Owner's title insurance policy
- One-half of the sub-escrow fee
- Seller's escrow fee and processing fee
- Homeowner's transfer fee (according to contract)
- Documentary transfer tax
- City transfer or conveyance tax
- Loan fees required by Buyer's Lender (FHA/VA)
- Document preparation fee for Deed
- Payoff of all loan in Seller's name
- Interest accrued to lender being paid off, statement fees, reconveyance fees and prepayment penalties
- Termite inspection (according to contract)
- Termite work (according to contract)
- Home warranty (according to contract)
- Any judgments, tax liens, etc., against the Seller
- Tax proration (for any taxes unpaid at the closing)
- Any unpaid Homeowner's Association dues
- Recording charges to clear all documents of record against Seller
- Any bonds or assessments (according to contract)
- Any and all delinquent taxes
- Notary fees
- Natural Hazard Report
- Messenger fees

### BUYER FEES

- Lenders title insurance policy
- One-half of the sub-escrow fee
- Buyer's escrow fee and processing fee
- Document preparation (if applicable)
- Email Loan document fee
- Notary fees (as applicable)
- Recording charges for all documents in Buyer's name
- Tax proration (for any taxes unpaid at the closing)
- Homeowner's transfer fee (according to contract)
- All new loan charges
- Interest on new loan
- Inspection fees (roofing, property, geological, etc.)
- Home warranty (according to contract)
- City transfer tax (according to contract)
- Fire insurance premium for first year
- Next month HOA dues
- Messenger fees

\* All fees are negotiable and subject to change \*

\* PLEASE CONFIRM ALL PROJECTED FEES WITH YOUR REALTOR