

# Closing Costs Guide

Customary fees associated with a real estate transaction.  
In addition who typically pays these fees.

Seller's Responsibility	Buyer's Responsibility
Owner's Title Insurance Policy*	Lender's Title Insurance Policy*
Half of the Escrow Fee*	Half of the Escrow Fee*
Excise Tax*	Home Inspection
Real Estate Broker Commissions*	Recording Fees
Loan Balances	First Year Fire Insurance Premium
Pro-Rated Property Taxes	First Year Flood Insurance Premium, (if applicable)
Current Utility Balances	Pro-Rated Property Taxes
Homeowner's Association Fees	Survey Fee, (if required)
Pro-Rated HOA Dues	Homeowner's Association Fees
Miscellaneous HOA Fees	Pro-Rated HOA Dues
	Miscellaneous HOA Fees
	Lender Fees; Appraisal, Credit Report, Loan Origination Fee, Pre-Paid Interest, Private Mortgage Insurance

\*Actual fees determined by Sales Price and/or Loan Amount.