

BUYER OR SELLER...WHO PAYS?

SELLER	CONV	CASH	FHA	VA
½ TITLE INSURANCE	X	X	X	X
COUNTY CONVEYANCE TAX	X	X	X	X
DEED PREPARATION	X	X	X	X
ESCROW FEE	½	½	½	FULL
POINT OF SALE INSPECTION	X	X	X	X
REAL ESTATE COMMISSION	X	X	X	X
SPECIAL ASSESSMENTS			X	X
TAX PRORATION	X	X	X	X
TERMITE INSPECTION			X	X
TITLE EXAMINATION	X	X	X	X
BUYER	CONV	CASH	FHA	VA
½ TITLE INSURANCE	X	X	X	X
ALTA LOAN POLICY	X		X	X
APPRAISAL	X		X	X
COMMITMENT FEE	X		X	X
CREDIT REPORT	X		X	X
ESCROW FEE	½	½	½	n/a
HOMEOWNER'S INSURANCE	X	X	X	X
INTERIM INTEREST	X		X	X
LOAN ORIGINATION FEE	X		X	X
SURVEY	X		X	X
TAX & INSURANCE RESERVES	X		X	X

Note: Exceptions may apply to certain transactions. This cost breakdown represents the normal distribution of costs.

Note: Closing Costs are calculated based upon the purchase agreement.

