

COSTS *at closing*

THIS CHART INDICATES WHO CUSTOMARILY PAYS WHAT COSTS

TYPE OF FINANCING	CASH	FHA	VA	CONV
1. Downpayment	BUYER	BUYER	BUYER	BUYER
2. Property Inspection <i>(if requested by Buyer)</i>	BUYER	BUYER	BUYER	BUYER
3. Property Repairs, If Any <i>(negotiable)</i>	SELLER	SELLER	SELLER	SELLER
4. New Loan Origination Fee <i>(negotiable)</i>		BUYER	BUYER	BUYER
5. Discount Points <i>(negotiable)</i>		BUYER	BUYER	BUYER
6. Credit Report		BUYER	BUYER	BUYER
7. Appraisal or Extension Fee <i>(negotiable)</i>		BUYER	BUYER	BUYER
8. Existing Loan Payoff	SELLER	SELLER	SELLER	SELLER
9. Existing Loan Payoff Demand	SELLER	SELLER	SELLER	SELLER
10. Loan Repayment Penalty, If Any	SELLER	SELLER	SELLER	SELLER
11. Next Month's PITI Payment		BUYER	BUYER	BUYER
12. Prepaid Interest <i>(approx. 30 days)</i>		BUYER	BUYER	BUYER
13. FHA MIP, VA Funding Fee, PMI Premium		BUYER	BUYER	BUYER
14. Assessments Payoff or Proration <i>(sewer, paving, etc.) (negotiable)</i>	BUYER OR SELLER	BUYER OR SELLER	BUYER OR SELLER	BUYER OR SELLER
15. Taxes	PRORATE	PRORATE	PRORATE	PRORATE
16. Tax Impounds		BUYER	BUYER	BUYER
17. Tax Service Fee		SELLER	SELLER	BUYER
18. Fire // Hazard Insurance	BUYER	BUYER	BUYER	BUYER
19. Flood Insurance	BUYER	BUYER	BUYER	BUYER
20. Homeowners Association (HOA) Transfer Fee <i>(negotiable)</i>	BUYER OR SELLER	BUYER OR SELLER	BUYER OR SELLER	BUYER OR SELLER
21. Current HOA Payment	PRORATE	PRORATE	PRORATE	PRORATE
22. Next Month's HOA Payment	BUYER	BUYER	BUYER	BUYER
23. Home Warranty Premium <i>(negotiable)</i>	BUYER OR SELLER	BUYER OR SELLER	BUYER OR SELLER	BUYER OR SELLER
24. Real Estate Agent // Broker Commissions <i>(negotiable)</i>	SELLER	SELLER	SELLER	SELLER
25. Standard Owner's Title Policy	SELLER	SELLER	SELLER	SELLER
26. Lender's Title Policy and Endorsements		BUYER	BUYER	BUYER
27. Escrow Fee <i>(NOTE: Charge Seller on VA Loan)</i>	SPLIT	SPLIT	SELLER	SPLIT
28. Recording Fee <i>(negotiable)</i>	BUYER OR SELLER	BUYER OR SELLER	BUYER OR SELLER	BUYER OR SELLER
29. Reconveyance // Satisfaction Fee	SELLER	SELLER	SELLER	SELLER
30. Courier // Express Mail Fees	SPLIT	SPLIT	SELLER	SPLIT

NOTES: Prorated items will appear on Closing Statement as charges for one and credits for the other.