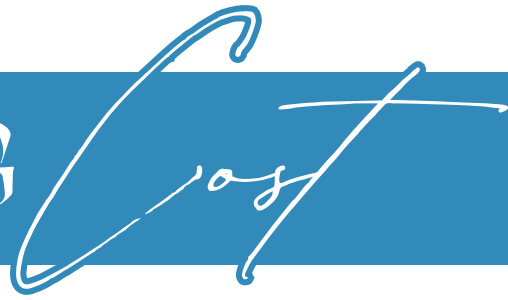


# CLOSING



## WHO'S RESPONSIBLE?



### BUYER COSTS

Property Inspections	<i>* Appraisal</i>
Termite Inspection	<i>* Credit Report</i>
Survey (per contract)	<i>* Prepaid Interest</i>
HOA Transfer Fee (per contract)	<i>* Document Preparation</i>
Prorated Taxes	<i>* Recording Fee (s)</i>
Half of Escrow Fee	<i>* Initial Deposit for Escrow Account (if applicable)</i>
Courier Fee	<i>* Mortgage Insurance Premium (if applicable)</i>
Hazard Insurance	<i>VA Funding Fee (if applicable)</i>
<i>* Loan Origination Fee</i>	
<i>* Loan Title Policy and Endorsements (per contract)</i>	

### SELLER COSTS

Payoff of Existing Loan(s)	Survey (per contract)
Realtor Commissions	HOA Resale Certificate (per contract)
Owner's Title Policy and Endorsements (per contract)	Home Warranty (per contract)
Repairs (per contract)	Termite Inspection (VA Loan Only)
Prorated Taxes	
Half of Escrow Fee	
Courier Fee	
Tax Certificate	
Document Preparation	
Recording Fee(s)	

*\* These costs are associated with a loan. Please check with lender for any other fees associated with your transaction.*

*Transactions vary and some costs are negotiable. Please talk with your Realtor, Lender and Escrow Officer regarding details of your specific transaction.*