



Buyers closing cost.

Title insurance..... Loan policy on mortgage amount. Different than owner's policy. Required by lender to insure loan priority.

Closing Fee..... Based on transaction and location.

Recording Fee..... \$14.00 for the first page, \$3.00 for each additional. Per document recorded.

Certification Fee..... \$1.00 Treasurer's certification that real estate taxes are current.

Causality Insurance..... Fire, theft, ect. Typically a policy with a one year paid receipt required at closing.

Lender Fees..... Varies with institution, check with your lender.

Appraisal..... Check with your local professional.

Credit Report..... Lender required to verify credit worthiness.

Inspections..... Including, but not limited to, water, sewer and structure, if required or wanted.

Mortgage Broker Fee..... If a broker is used. Check with said broker for more information.

*Note- Additional fees may be applicable. These will vary from location and by transaction.

*Said costs are negotiable between buyer and seller and may vary by transaction.