

BUYER & SELLER COSTS



Fast Facts

#48

Seller's Cost-Conventional Loan

Pay Off Existing Loan	Unpaid Principal
Interest Due	1 Month Arrears
Pre-Payment Penalty	%
Demand Fee	\$30.00
Reconveyance Fee	\$45.00
Recording Fee	\$9.00
Transfer Tax	\$1.10 p/sp
Title Insurance Policy	See Schedule
Title Co. Sub-Escrow Fee	\$95.00
Escrow Fee	See Schedule
Realtor's Fee	%
Tax Prorate	See Schedule
Pest Control Report	\$75.00
Miscellaneous	\$300.00

Buyer's Cost-Conventional Loan

Loan Fee	%
Appraisal Fee	\$300.00
Credit Report Fee	\$65.00
Document Fee	\$150.00
Tax Service Fee	\$55.00
Impound Acct.-Taxes	See Schedule
-Insurance	2 Month Premium
Fire Insurance	1 Year Premium
ALTA Policy	See Schedule
Title Co. Sub-Escrow Fee	\$95.00
Escrow Fee	See Schedule
Mortgage Insurance (90% Loan)	1 Year Premium
Tax Prorate	See Schedule
Miscellaneous	\$300.00
Prepaid Interest-From Funding to 30 Days Prior to Payment	

Seller's Cost-VA Loan

Pay Off Existing Loan	Unpaid Principal
Interest Prorate	1 Month Arrears
Pre-Payment Penalty	%
Demand Fee	\$30.00
Reconveyance Fee	\$45.00
Recording Fee	\$9.00
Transfer Tax	See Schedule
Title Insurance Policy	See Schedule
Title Co. Sub-Escrow Fee	\$95.00
Escrow Fee	See Schedule
Realtor's Fee	%
Pest Control Report	\$75.00
Discount Fee (Points)	Based on Agreement
Document Fee	\$300.00
Photo Inspection Fee	\$125.00
Appraisal Fee (If Applicable)	\$300.00
Warehouse Fee	\$175.00-\$225.00
Tax Prorate	See Schedule
Miscellaneous	\$300.00

Buyer's Cost-VA Loan

Loan Fee	%
VA Funding Fee	1% of Loan Amount
Appraisal Fee	\$300.00
Credit Report Fee	\$50.00
Impound Acct.-Taxes	See Schedule
-Insurance	2 Month Premium
Fire Insurance	1 Year Premium
ALTA Policy	See Schedule
Tax Service Fee	\$55.00
Tax Prorate	See Schedule
Miscellaneous	\$300.00
Prepaid Interest-From Funding to 30 Days Prior to 1st Payment	



Fidelity National Title Company

2763 Camino del Rio South, San Diego, CA 92108

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Seller's Cost-FHA Loan

Pay-Off Existing Loan	Unpaid Principal
Interest Prorate	1 Month Arrears
Pre-Payment Penalty	%
Demand Fee	\$30.00
Reconveyance Fee	\$45.00
Recording Fee	\$9.00
Transfer Tax	See Schedule
Title Insurance Policy	See Schedule
Title Co. Sub-Escrow Fee	\$100
Escrow Fee	See Schedule
Realtor's Fee	%
Pest Control Report	\$75
Discount Fee (If Applicable)	%
Document	\$150-\$300
Photo/Inspection Fee	\$125
Appraisal Fee (If Applicable)	\$300
Warehouse Fee	\$150-\$225
Tax Prorate	See Schedule
Miscellaneous	\$300

Buyer's Cost-FHA Loan

Loan Fee	Based on Terms
Discount Fee (If Applicable)	%
Appraisal Fee (If Applicable)	\$300.00
Credit Report	\$65.00
Impound Acct.-Taxes	See Schedule
-Insurance	2 Months Premium
-MMI	2 Months Premium
Fire Insurance	1 Year Premium
ALTA Policy	See Schedule
Title Co. Sub-Escrow Fee	\$95.00
Escrow Fee	See Schedule
Tax Service Fee	\$55.00
Tax Prorate	See Schedule
Miscellaneous	\$200.00
Prepaid Interest-From Funding to 30 Days Prior to 1st Payment	

NOTE: Discount Fee May Be Paid By Either Buyer or Seller.

CLOSING FUNDS

For immediate closing, funds must be deposited into escrow at least one day prior to the close of escrow, and must be on of the following:

1. Wire transfer direct into Escrow Trust Account.
2. Cashier's Check payable THROUGH a California Bank.

Allow 3 to 10 days for any other checks to clear before escrow can close.

CLOSING ESCROW CAN BE STRESSFUL-PLEASE CALL AND DISCUSS CLOSING FUNDS WITH YOUR ESCROW OFFICER BEFORE THE CLOSE OF ESCROW.