

Estimate of Closing Costs For the Buyer



BUYER'S CHARGES	CONVENTIONAL	VA	FHA	CASH
Appraisal Fee	Per lender	Per lender	Per lender	N/A
Attorney's Fee	\$175 - \$225	\$150 - \$175*	\$175 - \$200	\$0
Buyer's Inspection	Varies per property	Varies per property	Varies per property	Varies per property
Credit Report	Per lender	Per lender	Per lender	N/A
Discount Points	Per lender	Per lender	Per lender	N/A
Escrow/Closing Fee	\$450 (\$450 for Refi)	\$450 (\$450 for Refi)	\$450 (\$450 for Refi)	\$450 (\$450 for Refi)
Flood Certificate	Actual cost	Actual cost	Actual cost	N/A
Guaranty Fee	\$2.00	\$2.00	\$2.00	N/A
Hazard Insurance	Cost for 12 months	Cost for 12 months	Cost for 12 months	Cost for 12 months
HOA Fee	Per HOA addendum	Per HOA addendum	Per HOA addendum	Per HOA addendum
Lender's Inspection	N/A	Per lender	Per lender	N/A
Lender Req'd Escrows	Per lender	Per lender	Per lender	N/A
Mortgagee's Title Policy	(T19)\$175+endorsements	(T19)\$175+endorsements	(T19)\$175+endorsements	N/A
Origination Fee	As required by lender	As required by lender	As required by lender	N/A
Processing	As required by lender	As required by lender	As required by lender	N/A
Recording Fee	\$110 - \$135	\$110 - \$135	\$110 - \$135	\$48 - \$60
Survey	\$450 - \$650	\$450 - \$650	\$450 - \$650	If requested
Tax Service Fee	Per lender	See below*	See below*	N/A
Termite Inspection Fee	\$125	See below*	\$125	If requested
Underwriting Fee	Per lender	See below*	Per lender	N/A
VA Funding Fee	N/A	1 - 2% of loan	N/A	N/A

*A veteran/buyer may not pay attorney fees, escrow fees, pest inspection fee, processing or underwriting fee or tax service fee if the veteran is paying a 1% origination fee. These estimates are subject to change, and there may be extra charges not included herein. Please contact your lender for actual charges.