

WHO PAYS

What?

ON A REAL ESTATE PURCHASE...



the **Seller**

CAN GENERALLY BE EXPECTED TO PAY FOR:

- Real Estate commission
- Document preparation fee
- Documentary transfer tax
- Any city transfer/conveyance tax (according to contract)
- Payoff of all loans in seller's name
- Interest accrued to lender being paid off, statement fees, reconveyance fees and any prepayment penalties
- Home Warranty (according to contract)
- Any judgements, tax liens, etc., against the seller
- Tax proration (for any taxes unpaid at time of transfer of title)
- Any unpaid Homeowners' dues
- Recording charges to clear all documents of record against seller
- Any bonds or assessments (according to contract)
- Any and all delinquent taxes
- Notary fees
- Escrow fees
- Title insurance premium - Owner's Policy
- Home Warranty (according to contract)

the **Buyer**

CAN GENERALLY BE EXPECTED TO PAY FOR:

- Title Insurance premium for Lender's Policy
- Escrow fee
- Document preparation (if applicable)
- Notary fees
- Recording charges for all documents in buyer's name
- Termite inspection (according to contract)
- Tax proration (from date of acquisition)
- Homeowner's transfer fee
- All new loan charges
- Interest on new loan from date of funding to 30 days prior to first payment date
- Assumption / Change of Records fees for take-over of existing loan
- Beneficiary Statement fee for assumption of existing loan
- Inspection fees (roofing, property inspection, geological, etc.)
- Any loan fees required by buyer's lender
- City transfer or conveyance tax (according to contract)
- Termite inspection (according to contract)
- Fire insurance premium - first year



For **continued service second to none**, be sure to specify United Title Company. Please also visit us at www.unitedtitle.com