



Typical Closing Costs

Do You Know Your Fees?

	Seller Financed	Cash	Assumption	FHA	VA	Conventional
Title Insurance:	S/B	S	S	S/B	S/B	S/B
Escrow Fee: Seller pays full escrow	S/B	S/B	S/B	S/B	S	S/B
Excise Tax: Estimate 1.78% of sales price	S	S	S	S	S	S
Recording Fees:	S/B	S/B	S/B	S/B	S/B	S/B
Prorated Taxes: Estimate 4 months of annual property tax	S/B	S/B	S/B	S/B	S/B	S/B
Homeowner's Insurance	B	B	B	B	B	B
Real Estate Commission	S	S	S	S	S	S
Loan Fee:			B	B	B	B
Discount Points:				S or B	S or B	S or B
Credit Report:				B	B	B
Appraisal Fee:				B	B	B
Pest Inspections:				S	S	S or B
Health Inspection Fee: County examination of water systems, septic, etc.				S	S	S or B
Mortgage Insurance:				B		B
VA Funding Fee:					B	
Tax Registration:				S	S	B
Reserve Account: Estimate 6 months taxes and 3 months homeowner's & mortgage insurance				B	B	B
Prorated Interest: Estimate 2/3 of the monthly payment				B	B	B
Misc. Lender Fees: For document preparation, underwriting, processing, etc.				S	S	B

*Miscellaneous Closing Costs: Homeowner's dues, water association fees, flood search fees, courier fees may apply to either purchaser or seller.

S = Seller B = Buyer

These costs are provided as a general reference only. Please consult your lender or agent regarding your specific transaction.

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