

# Estimated Closing Costs

## Closing Costs At A Glance

BUYER'S COSTS	SELLER'S COSTS
Mortgagee's title policy and endorsements	Owner's title policy
Owners policy extended coverage (per contract)	Owners policy extended coverage (per contract)
Recordation of warranty deed	1st Mortgage payoff
Recordation of trust deed	2nd Mortgage or additional payoffs applicable
State document fee	Property taxes due
Tax Certificate	Credit buyer for current year taxes estimated from Jan 1 to closing (paid in arrears)
Real estate closing fee (per contract)	Real estate closing fee (per contract)
Real estate agent brokerage commission (if applicable)	Commissions to real estate brokers and the brokerage firm (if applicable)
Loan closing fee	Water, sewer, and storm drainage utilities (commonly escrowed, based on closing date)
First year homeowner's insurance premium	Transaction coordination fee (if applicable)
2 - 3 months hazard insurance reserve	Processing and recordation of release of liens (ie trust deed or others as applicable)
Property tax reserve (1 - 12 months dependent on closing date and lender requirement)	Repair invoices or Escrow Fees (if applicable)
Interest on new loan (number of days collected depends on closing date)	Courier/Express fees for documents, mailaway or post-closing packages as applicable
Loan fees per lender (ie Origination, Discount, Appraisal, Tax service, Flood certification, Credit report, Underwriting, etc)	Seller concessions, Closing cost credits or Down-payment Assistance (per contract)
Survey (per contract)	Survey (per contract)
Mortgage Insurance Premium (MIP)	Association documents (per contract)
Courier/Express fees for documents, mailaway or post-closing packages as applicable	HOA status letter fees (per contract)
HOA status letter fees (per contract)	HOA transfer fees (per contract)
HOA transfer fees (per contract)	HOA special assessments (per contract)
Transaction coordination fee	Recording fees for supporting documents (if applicable)

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Guardian Title Agency, LLC has produced this reference guide to help estimate closing costs that may apply to your transaction. Every transaction varies and final costs will be based on your contract, property and loan. Contact your closing agent with questions on your specific transaction.

