## Estimated Cost Breakdown

Closing Costs	Typical Cost Range	Seller Pays	Buyer Pays
Documentary Stamp Taxes and Surtax on Deed	Varies by Type of Deed and County		X
ALTA Standard Coverage Owner's Title Insurance Policy••	Based on Sales Price		
Title Search Charges	\$150.00 to \$350.00		Х
Escrow/ Closing Agent Fees	\$250.00 to \$1,000.00		Х
HOA/ Condominium Association Estoppel Fees	\$50.00 to \$550.00		X
Recording, Notarization and other fees need to cure title	Varies by County		X
Seller's Attorney Fees	Varies by Attorney	Х	
Taxes and Recording Fees on Notes and Mortgages	Varies by County		Х
Recording Fees for Deed and Financing Statements	Varies by County		Х
Lender's Title Insurance Policy and Endorsements	Based on Sales Price		X
HOA/ Condominium Association Application/ Transfer Fees	\$50.00 to \$550.00	Х	
Loan Expenses	Varies by Lender		Х
Buyer's Attorney Fees	Varies by Attorney		Х
All Property Related Insurance	Varies by Insurance Company		Х
Additional Title Insurance Coverage or Endorsements Requested by Buyer	Varies by Endorsements		Х
Real Estate Broker/Agent Commissions	Refer to MLS listing	Х	
Private Transfer Fees	1% to 3% of Purchase Price		Х
Any Reports and Inspections Requested by Buyer	Varies by Location		Х
Any Warranty Plans	Varies by Company		Х
Credit reports, loan fees, loan points, reports			
and inspections required by buyer's lender,			
appraisal fees, mortgage notarization fees	Varies by Lender		Х
and all other costs in connection with Buyer's			
loan			
			V
HOA Dues not covered by Seller /Special Assessments not covered by Seller	Refer to HOA Estoppel from Closing office		X
<ul> <li>Buyer Pays all Fees listed for Seller</li> <li>Seller will pay if Buyer uses Seller's preferred closing company</li> </ul>			X

This list represents only estimated costs and not the actual closing costs for any given transaction. Buyers should conduct their own due diligence and assume responsibility for paying actual costs at closing.