

Customary Division of Fees  
Between Buyers & Sellers

**The Seller can generally\* be expected to pay for:**

- Real Estate commission
- Owners title insurance policy
- One-half of the sub-escrow fee
- Seller's escrow fee and processing fee
- Homeowner's transfer fee (according to contract)
- Documentary transfer tax
- City transfer or conveyance tax
- Loan fees required by buyer's lender (FHA/VHA only)
- Document preparation fee for deed
- Payoff all loans in seller's name
- Interest accrued to lender being paid off, statement fees, reconveyance fees and prepayment penalties
- Termite inspection (according to contract)
- Termite work (according to contract)
- Home warranty (according to contract)
- Any judgements, tax liens, etc., against the seller
- Tax proration (for any taxes unpaid at the closing)
- Any unpaid homeowner's 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
- Natural Hazard Report
- Messenger fees

**The Buyer can generally\* be expected to pay for:**

- Lenders title insurance policy
- One-half of the sub-escrow fee
- Buyer's escrow fee and processing
- Document preparation (if applicable)
- Email Loan Document fee
- Notary fees (as applicable)
- Recording charges for all documents in buyer's name
- Tax proration (for any taxes unpaid at the closing)
- Homeowner's transfer fee (according to contract)
- All new loan charges
- Interest on new loan
- Inspection fees (roofing, property, geological, etc.)
- Home warranty (according to contract)
- City transfer tax (according to contract)
- Fire insurance premium for first year
- Next month HOA dues
- Messenger fees

