

WORKSHEET

Track Closing Costs

Be prepared and know who's responsible for the variety of fees and expenses at the closing table.

Here is a summary of some of the closing costs you can expect:

- ❖ Appraisal fee: can be a buyer or seller cost
- ❖ Title insurance policy premiums: owner, lender and extended policies
- ❖ Title fees: recording, wiring, courier, settlement
- ❖ Land survey
- ❖ Notary fees
- ❖ Home Warranty
- ❖ Prorations (for your share of costs such as utility bills, property taxes, HOA dues)
- ❖ HOA Transfer Fees
- ❖ Seller concessions
- ❖ Realtor Commissions