

# Your Quick CLOSING COSTS GUIDE

## HOME BUYER PAYS FOR:

### Home lender fees, such as:

- Origination\*
- Prorated interest\*
- Private Mortgage Insurance/PMI\* (if applicable)

### Third party fees, such as:

- Appraisal
- Credit report
- Home lender's title insurance policy\*
- Half of escrow fee\*
- County recording fee
- Document fees (quit claim, etc.)
- First year of homeowner's insurance
- Prorated property taxes
- Home warranty (based on contract)

### Other potential fees (as applicable):

- First year of flood insurance
- Property inspection fees
- Property Survey
- Pest inspection fee
- HOA fees

## SELLER PAYS FOR:

- Homeowner's title insurance policy\*

- Half of escrow fee\*

- Excise tax\*

- Real estate agent or broker's commission

- Outstanding utility bills

- Loan balances and payoff costs (prepayment penalty, etc.)

- Document fees (power of attorney, notary, etc.)

- Prorated property taxes

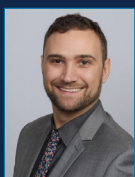
- Home warranty (based on contract)

- HOA fees

- Seller fees for FHA/VA loan

- Assessments

**CONTACT ME TO LEARN MORE. I'M HERE TO HELP YOU!**



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the Oregon Consumer Finance Act. \* Based on home sale price and/or loan amount financed. Not a commitment to lend. Borrower must meet qualification criteria. This  
information is meant as a guide to show standard closing costs involved in the buying and selling of real estate. Additional fees may apply. Payment terms of closing costs  
may be negotiated into the final contract between the buyer and the seller. Equal Housing Opportunity.