

TRANSACTIONAL EXPENSES

WHO PAYS FOR WHAT.

| FEES | TYPICAL COST | WHO PAYS |
|--------------------------|-----------------------------|----------|
| APPRAISAL | \$250 - \$500 | BUYER |
| CREDIT REPORT | \$30 - \$75 PER BORROWER | BUYER |
| INSPECTION FEE | \$350+/VISIT | BUYER |
| UNDERWRITING FEE | \$750 - \$1,000 | BUYER |
| PROCESSING FEE | \$150 | BUYER |
| FLOOD CERTIFICATE | \$50 - \$100 | BUYER |
| TAX SERVICE | \$85 - \$200 | BUYER |
| ATTORNEY FEE | \$500 - \$750 | BOTH |
| SETTLEMENT CLOSING | \$250 - \$1,000 | BUYER |
| TITLE INSURANCE (BUYER) | \$250 - \$2,500 | BUYER |
| TITLE INSURANCE (SELLER) | \$300 - \$2,000 | SELLER |
| RECORDING FEE | \$75 - \$250 | BOTH |
| STATE TRANSFER TAX | \$1.50 PER \$1,000 | SELLER |
| COUNTY TRANSFER TAX | VARIES PER COUNTY | SELLER |
| MUNICIPAL TRANSFER TAX | VARIES PER LOCALITY | BUYER |
| SURVEY | \$500 - \$1,000 | SELLER |
| TERMITE INSPECTION | \$40 - \$100 | BOTH |
| INTEREST PER DAY | LOAN AMOUNT X RATE/365 | BUYER |
| ESCROW TAXES | 1 - 5 MO. (IF APPLICABLE) | BUYER |
| ESCROW INSURANCE | 1 - 5 MO. (IF APPLICABLE) | BUYER |
| TAX PRORATION | 105 - 110% OF LAST TAX BILL | SELLER |