

# Buyers & Sellers



## ESTIMATED CHARGES

### SELLERS

|                            | Conventional                           | VA                                     | FHA                                    | Assumption              | Cash                    |
|----------------------------|--|--|--|-------------------------|-------------------------|
| Attorney's Fee             | 150                                    | 150                                    | 150                                    | 150                     | 150                     |
| Attorney's Fee (Release)   | 75                                     | 75                                     | 75                                     | 0                       | 75                      |
| Commission                 | Per Listing Agreement                  | Per Listing Agreement                  | Per Listing Agreement                  | Per Listing Agreement   | Per Listing Agreement   |
| Discount Points            | Negotiable                             | Negotiable                             | Negotiable                             | 0                       | 0                       |
| Escrow Fee                 | 550                                    | 550                                    | 550                                    | 550                     | 475                     |
| Flood Certificate          | 0                                      | 30                                     | 0                                      | 0                       | 0                       |
| GARC Fee                   | 2                                      | 2                                      | 2                                      | 2                       | 2                       |
| Homeowners Warranty Fees   | 500                                    | 500                                    | 500                                    | 500                     | 500                     |
| Homeowners Assoc. Fees     | 350                                    | 350                                    | 350                                    | 350                     | 350                     |
| Lender Inspection Fee      | 0                                      | 175                                    | 0                                      | 0                       | 0                       |
| Mobile Home Processing Fee | 75                                     | 150                                    | 75                                     | 75                      | 75                      |
| Owners Title Policy (OTP)  | Department of Insurance                | Department of Insurance                | Department of Insurance                | Department of Insurance | Department of Insurance |
| Payoff                     | Principal Interest/1st Thru Close Date | Principal Interest/1st Thru Close Date | Principal Interest/1st Thru Close Date | 0                       | Principal + Interest    |
| Processing Fee             | 0                                      | 500                                    | 0                                      | 0                       | 0                       |
| Tax Certificate            | 50                                     | 50                                     | 50                                     | 50                      | 50                      |
| Tax Proration              | January 1st thru Close                 | January 1st thru Close                 | January 1st thru Close                 | January 1st thru Close  | January 1st thru Close  |
| Tax Service Fee            | 0                                      | 95                                     | 95                                     | 0                       | 0                       |
| Termite Inspection Fee     | 0                                      | 100                                    | 0                                      | 0                       | 0                       |
| Underwriting Fee           | 0                                      | 625                                    | 0                                      | 0                       | 0                       |

### BUYERS

|                                 | Conventional               | VA                     | FHA                    | Assumption       | Cash            |
|---------------------------------|----------------------------|------------------------|------------------------|------------------|-----------------|
| Appraisal Fee                   | 500                        | 500                    | 500                    | 0                | 0               |
| Assumption Fee-Qualifying       | 0                          | 0                      | 0                      | <1% Loan Balance | 0               |
| Attorney's Fee                  | 175                        | *                      | 175                    | 175              | 0               |
| Credit Report                   | 65                         | 65                     | 65                     | 0                | 0               |
| Discount Points                 | Negotiable                 | Negotiable             | Negotiable             | 0                | 0               |
| Escrow Balance                  | 0                          | 0                      | 0                      | Actual           | 0               |
| Escrow Fee                      | 550                        | *                      | 550                    | 550              | 475             |
| Flood Certificate               | 30                         | 0                      | 30                     | 0                | 0               |
| GARC Fee                        | 2                          | 2                      | 2                      | 2                | 2               |
| Homeowners Assoc. Dues          | Actual Prorated            | Actual Prorated        | Actual Prorated        | Actual Prorated  | Actual Prorated |
| Homeowners Assoc. Fees          | 250                        | 250                    | 250                    | 250              | 250             |
| Insurance                       | 14 Months Prepaid          | 14 Months Prepaid      | 14 Months Prepaid      | Actual           | Actual          |
| Lender Inspection Fee           | 175                        | 0                      | 175                    | 0                | 0               |
| Lender Required Tax Reserve     | 3-4 Mo. of Ann. Taxes      | 3-4 Mo. of Ann. Taxes  | 3-4 Mo. of Ann. Taxes  | 0                | 0               |
| Mobile Home Processing Fee      | 75                         | 0                      | 75                     | 75               | 75              |
| MTP w/Simultaneous Issue of OTP | 100                        | 100                    | 100                    | 0                | 0               |
| MTP Endorsements                | 125-150+5% Basic Prem.     | 125-150+5% Basic Prem. | 125-150+5% Basic Prem. | 0                | 0               |
| OTP Survey Amendments           | 5% of OTP                  | 5% of OTP              | 5% of OTP              |                  |                 |
| Origination Fee                 | 1%                         | 1%                     | 1%                     | 0                | 0               |
| Processing Fee                  | 500                        | 0                      | 500                    | 0                | 0               |
| Survey                          | 500                        | 500                    | 500                    | 0                | Per Contract    |
| Tax Proration                   | Closing Date - End of Year |                        |                        |                  |                 |
| Tax Service Fee                 | 95                         | 0                      | 0                      | 0                | 0               |
| Underwriting Fee                | 625                        | 0                      | 625                    | 0                | 0               |
| VA Funding Fee                  | 0                          | Actual                 | 0                      | 0                | 0               |