

BUYER'S ESTIMATED RESPONSIBILITY

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|---|---|
| <i>Attorney's Fees</i> | \$900-\$1,500 |
| <i>Title Search</i> | \$150-\$250 |
| <i>Title Insurance</i> | \$3.75 per \$1,000 of sale price |
| <i>Survey</i> | \$350-\$550 depending on lot size |
| <i>Recording of Deed & Mortgage</i> | \$75-\$125 |
| <i>1 year Homeowner's Policy</i> | \$700-\$1,200 depending on purchase price |
| <i>Flood Search</i> | \$35-\$50 |
| <i>Flood Insurance</i> | \$350-\$550 depending on value and location |
| <i>Adjustments</i> fuel, water, sewer, tax, interest, special assessments | Variable |
| <i>Home Inspection</i> | \$250-\$600 |
| <i>Termite Inspection</i> | \$50-\$100 |
| <i>Radon Inspection</i> | \$120-\$200 |
| <i>Oil Tank Inspection</i> | \$200-\$600 |
| <i>Other Inspections</i> Some homes may require septic or well water inspections | Variable |
| <i>Mansion Tax</i> | 1% on any home over \$1,000,000 |

**The following fees are normally required by lending institutions.
(Be sure to check for exact fees and requirements)**

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|---|---|
| <i>Mortgage Points</i> A point is 1% of mortgage amount | Average 3pts |
| <i>Attorney Review Fee</i> | \$100-\$300 |
| <i>Application Fee</i> | \$250-\$500 |
| <i>Interest per day</i> From day of closing to end of month | $\frac{(\text{Loan amount}) * (\text{interest rate})}{365}$ |
| <i>Real Estate Property Tax in Escrow</i> Depending on closing date | 1-4 months |
| <i>Private Mortgage Insurance (PMI)</i> Required with less than 20% down payment | |