

# Who Pays for What Services?



| Service Covered by Seller     | Cash | Conv | VA | FHA |
|-------------------------------|------|------|----|-----|
| Pay Off Current Mortgages     | x    | x    | x  | x   |
| Real Estate Commission        | x    | x    | x  | x   |
| Title Examination             | x    | x    | x  | x   |
| Owners Fee (one half)         | x    | x    | x  | x   |
| County Transfer Tax           | x    | x    | x  | x   |
| Deed Preparation              | x    | x    | x  | x   |
| Recording Cancelled Mortgage  | x    | x    | x  | x   |
| Hold Signature Fee            | x    | x    | x  | x   |
| Transfer Service Fee          | x    | x    | x  | x   |
| Escrow Fee (one half)         | x    | x    |    | x   |
| Escrow Fee Entire             |      |      | x  |     |
| Termite Inspection            |      |      | x  | x   |
| Mortgage Document Preparation |      |      | x  | x   |
| Tax Service Fee               |      |      | x  |     |
| Tax Proration                 | x    | x    | x  | x   |
| Payoff of Special Assessments |      |      | x  | x   |
| Special Tax Search            |      |      | x  | x   |
| Commitment to Insure          |      |      | x  |     |
| Flood Certification           |      |      | x  |     |
| Real Estate Commissions       | x    | x    | x  | x   |

| Service Covered by Buyer       | Cash | Conv | VA | FHA |
|--------------------------------|------|------|----|-----|
| Mortgage Origination Fee       |      | x    |    | x   |
| Mortgage Discount Points       |      | x    |    | x   |
| Interim Mortgage Interest      |      | x    | x  | x   |
| Appraisal                      |      | x    | x  | x   |
| Credit Report                  |      | x    | x  | x   |
| Escrow Fee (one half)          | x    | x    |    | x   |
| Survey                         | x *  | x    | x  | x   |
| Termite Inspection             | x *  | x    |    | x   |
| Mortgage Document Prep         |      | x    |    |     |
| Special Tax Search             |      | x    |    |     |
| Commitment to Insure           | x    | x    | x  | x   |
| Assignment                     |      | x    | x  | x   |
| Recording Deed and/or Mortgage | x    | x    | x  | x   |
| Tax and/or Insurance Reserves  |      | x    | x  | x   |
| PMI Reserves (one year)        |      | x    | x  | x   |
| Insurance Premium (one year)   |      | x    | x  | x   |
| Owners Fees (one half)         | x    | x    | x  | x   |
| ALTA Loan Policy Premium       |      | x    | x  | x   |
| Title Endorsements             |      | x    | x  | x   |



\* denotes services and costs that related to CASH purchases that are negotiated within the terms of the contract and agreed upon between the buyer and the seller.

## More Questions?

For additional information, please contact your marketing representative or the main office at 216.270.5005.