

Standard Closing Costs for Homebuyers

- Loan Origination Fees - Charged by your lender to process the loan application.
- Appraisal Fee - Paid to determine the home's market value.
- Credit Report Fee - Covers the cost of pulling your credit history.
- Title Search & Title Insurance - Ensures the property has a clear title and protects against future claims.
- Attorney or Escrow Fees - Legal and administrative fees for managing the closing process.
- Recording Fees - Charged by the county to officially record the new ownership.
- Prepaid Costs - Includes homeowners' insurance, property taxes, and mortgage interest for the first month.
- HOA Fees (if applicable) - Covers prorated dues or transfer fees if the property is part of an HOA.
- Survey Fee - Verifies property boundaries (sometimes required).

Need Help Navigating the Homebuying Process?

Contact me today for a free consultation!

