

YOUR GUIDE TO CLOSING COSTS

FHA LOAN

BUYER COSTS

Mortgagee's Title Policy Endorsements
(Varies due to loan amount on property)

Basic Resale Recording Fee (\$116)

Tax Certificate (\$30)

State Document Fee (.01% of sales price)

Loan Closing Fee (\$240)

Real Estate Closing Fee (\$240)*

First Year's Homeowner's Insurance Premium

Hazard Insurance Reserve (depending on date closed)

Loan Origination and Discount Fee

Survey (if required by lender)

Doc Prep Fee

Underwriting Fee

Appraisal

Credit Report

Interest on New Loan (number of days depends on date closed)

Tax Reserve (depending on date closed)

Mortgage Insurance Premium (MIP)

Water & Sewer Adjustments

Mortgage Insurance Reserve

Document Preparation (other than lender)

Overnight for Loan Payoff

SELLER COSTS

Loan Payoff (Per existing lender's payoff statement)

Owner's Title Policy Premium (see rate sheet)

Record Release of Existing Loan (\$36)

Credit Buyer Real Estate Taxes (Jan 1. to date of close)

Real Estate Closing Fee (\$240)*

Realty Tax Service (if lender changes)

Water and Sewer Adjustments

Commissions (per real estate contract)

Overnight for Loan Payoff(s) (\$30)

CONVENTIONAL LOAN

BUYER COSTS

Mortgagee's Title Policy Endorsements
(varies due to loan amount on property)

Basic Resale Recording Fee (\$116)

Tax Certificate (\$30)

State Document Fee (.01% of sales price)

Loan Closing Fee (\$240)

Real Estate Closing Fee (\$240)*

Overnight Fee for Loan Package (\$30)

Realty Tax Service Fee (per lender)

First Year's Homeowner's Insurance Premium

Hazard Insurance Reserve (depending on date closed)

Loan Origination and Discount Fee

Survey (if required by lender)

Appraisal

Credit Report

Interest on New Loan (number of days depends on date closed)

Tax Reserve (depending on date closed)

Mortgage Insurance Premium (MIP)

Water & Sewer Adjustments

Underwriting Fee

Lender Document Preparation

Misc. Loan Fees (determined by new lender)

SELLER COSTS

Loan Payoff (Per existing lender's payoff statement)

Owner's Title Policy Premium (see rate sheet)

Record Release of Existing Loan (\$36)

Outstanding Taxes Paid (Jan 1. to date of close)

Credit Buyer Real Estate Taxes (Jan 1. to date of close)

Water and Sewer Adjustments

Real Estate Closing Fee (\$240)

Commissions (per real estate contract)

Overnight for Loan Payoff(s) (\$30)

VA LOAN

BUYER COSTS

Mortgagee's Title Policy Endorsements
(varies due to loan amount on property)

Basic Resale Recording Fee (\$116)

Tax Certificate (\$30)

State Document Fee (.01% of sales price)

First Year's Homeowner's Insurance Premium

Hazard Insurance Reserve (depending on date closed)

Loan Origination and Discount Fee

Survey (if required by lender)

Appraisal

Credit Report

Interest on New Loan (number of days depends on date closed)

Tax Reserve (depending on date closed)

VA Funding Fee

Water & Sewer Adjustments

Flood Certifications

SELLER COSTS

Loan Payoff (Per existing lender's payoff statement)

Owner's Title Policy Premium (see rate sheet)

Record Release of Existing Loan (\$36)

Loan Closing Fee (\$240)

Realty Tax Service Fee (per lender)

Credit Buyer Real Estate Taxes (Jan 1. to date of close)

Water & Sewer Adjustments

Document Preparation

Real Estate Closing Fee (\$240)

Loan Discount Fee (if specified by the contract)

Commissions (per real estate contract)

Underwriting Fee

Record Assignment of Deed of Trust

Overnight for Loan Payoff(s) (\$30)

*Can be divided between buyer and seller per contract.

OFFICE LOCATIONS

Downtown Denver
1900 16th Street
Suite 950
Denver, CO 80202

720.542.6940

Cherry Creek
44 Cook Street
Suite 600
Denver, CO 80206

720.351.4400

DTC
6025 South Quebec Street
Suite 140
Centennial, CO 80111

303.630.1800

Wheat Ridge
11941 W 48th Ave
Suite 202
Wheat Ridge, CO 80033

720.542.6941



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A HIGHER LEVEL OF SERVICE.