

CLOSING COSTS

WHO CAN PAY WHAT?

	FHA				VA				CONVENTIONAL			
	Buyer		Seller		Buyer		Seller		Buyer		Seller	
	Can	Can't	Can	Can't	Can	Can't	Can	Can't	Can	Can't	Can	Can't
Loan Origination	X		X		X		X		X		X	
Appraisal	X		X		X		X		X		X	
Credit Report	X		X		X		X		X		X	
Recording Fee	X		X		X		X		X		X	
Notary Fee	X		X			X	X		X		X	
ALTA Policy	X		X		X		X		X		X	
Escrow	X		X		X		X		X		X	
Tax Service		X	X			X	X		X		X	
Discount Points	X		X		X		X		X		X	
Mortgage Ins. Prem. FHA	X		X		N/A		N/A		N/A		N/A	
VA Funding Fee	N/A		N/A		X		X		N/A		N/A	
Mortgage Ins.	X		X		N/A		N/A		X		X	
Pest Inspection	X		X			X	X		X		X	
Re-Key Fee	X		X		X		X		X		X	
Fire/Flood Ins. Impounds	X		X		X		X		X		X	
Taxes Impounds	X		X		X		X		X		X	
Interim Interest Impounds	X		X		X		X		X		X	
Document Fee	X		X			X	X		X		X	
Processing Fee	X		X			X	X		X		X	
Funding Fee	X		X		X		X		X		X	
Flood Certification	X		X		X		X		X		X	
Underwriting Fee	X		X			X	X		X		X	
Commission	X		X			X	X		X		X	
Repairs to Property	X		X			X	X		X		X	
Express Mail/Courier	X		X			X	X		X		X	
Home Warranty	X		X		X		X		X		X	
RE Transaction Fee/ Additional Commission	X		X			X	X		X		X	

Please contact your Ticor Title sales representative for more information on closing costs.

