



HARBOR TOWN
TITLE

WHO **PAYS** ON PURCHASE?

<i>Who customarily pays this cost?</i>	CASH	FHA	VA	CONV
Down payment	BUYER	BUYER	BUYER	BUYER
Termite Inspection (<i>Wood Infestation</i>)	BUYER	BUYER	SELLER	BUYER
Owner's Title Policy (<i>negotiable</i>)	SELLER	SELLER	SELLER	SELLER
Lender's Title Policy and Endorsements		BUYER	BUYER	BUYER
Escrow Fee	SPLIT	SPLIT	SELLER	SPLIT
Recording Fees (<i>Flat Rate</i>)	SPLIT	SPLIT	SPLIT	SPLIT
Courier/FedEx Fees	SPLIT	SPLIT	SELLER	SPLIT
Property Inspection	BUYER	BUYER	BUYER	BUYER
Property Repairs, if any (<i>negotiable</i>)	SELLER	SELLER	SELLER	SELLER
New Loan Origination Fee (<i>negotiable</i>)		BUYER	BUYER	BUYER
Document Preparation Fee - Loan Package		BUYER	BUYER	BUYER
Document Preparation Fee - Warranty Deed	SELLER	SELLER	SELLER	SELLER
Credit Report		BUYER	BUYER	BUYER
Appraisal or Extension Fee (<i>negotiable</i>)		BUYER	BUYER	BUYER
Existing Loan Payoff	SELLER	SELLER	SELLER	SELLER
Existing Loan Payoff Demand	SELLER	SELLER	SELLER	SELLER
Prepaid Interest (<i>approx. 30 days</i>)		BUYER	BUYER	BUYER
FHA MIP, VA Funding Fee, PMI Premium		BUYER	BUYER	BUYER
Taxes	PRORATE*	PRORATE*	PRORATE*	PRORATE*
Tax Impounds		BUYER	BUYER	BUYER
Tax Service Contract		BUYER	SELLER	BUYER
Fire/Hazard Insurance	BUYER	BUYER	BUYER	BUYER
Flood Insurance		BUYER	BUYER	BUYER
Homeowners Association (HOA) Transfer Fee	NEGOTIABLE	NEGOTIABLE	NEGOTIABLE	NEGOTIABLE
HOA Statement of Accounts	SELLER	SELLER	SELLER	SELLER
Delinquent HOA Assessments	SELLER	SELLER	SELLER	SELLER
Delinquent Property Taxes	SELLER	SELLER	SELLER	SELLER
Home Warranty Premium (<i>negotiable</i>)	SELLER	SELLER	SELLER	SELLER

*Note: Most fees can be negotiated. *Prorated items appear on the Closing Statement as charges on one side and credits on the other.*