

# WHO PAYS FOR WHAT?

| SALE PRICE                     | TYPICAL COST                | WHO PAYS? |
|--------------------------------|-----------------------------|-----------|
| COMMISSION                     | 6% OF PURCHASE PRICE        | SELLER    |
| APPRAISAL                      | \$250 - \$500               | BUYER     |
| CREDIT REPORT                  | \$30 - \$75 PER BORROWER    | BUYER     |
| INSPECTION FEE                 | \$350+/VISIT                | BUYER     |
| LENDER-DIRECT UNDERWRITING FEE | \$750 - \$1,000             | BUYER     |
| PROCESSING FEE                 | \$150                       | BUYER     |
| FLOOD CERTIFICATE              | \$50 - \$100                | BUYER     |
| TAX SERVICE                    | \$85 - \$200                | BUYER     |
| ATTORNEY FEE                   | \$600-\$1,000+              | BOTH      |
| SETTLEMENT CLOSING             | \$250-\$1,000               | BUYER     |
| TITLE INSURANCE (BUYER)        | \$250-\$1,000               | BUYER     |
| TITLE INSURANCE (SELLER)       | \$300-\$2,000               | SELLER    |
| RECORDING FEE                  | \$75-\$250                  | BOTH      |
| STATE TRANSFER TAX             | \$1.50 PER \$1,000          | SELLER    |
| COUNTY/CITY TRANSFER TAX       | \$3.00 PER \$1,000          | SELLER    |
| CHICAGO CITY TRANSFER TAX*     | \$7.50 PER \$1,000          | BUYER     |
| SURVEY                         | \$500 - \$1,000             | SELLER    |
| INTEREST PER DAY               | LOAN AMOUNT X RATE/365      | BUYER     |
| ESCROW TAXES                   | 1-5 MOS. (IF APPLICABLE)    | BUYER     |
| ESCROW INSURANCE               | 1-5 MOS. (IF APPLICABLE)    | BUYER     |
| TAX PRORATION                  | 105 - 110% OF LAST TAX BILL | SELLER    |

ESTIMATED CLOSING COSTS COURTESY OF GUARANTEED RATE®. Prices subject to change. Actual costs vary per lender, loan amount, property type and other factors.

\*Property transfer taxes vary per local jurisdiction or township. Please consult your real estate attorney to obtain the best possible estimate for taxes and other closing costs.