

COST	CASH	FHA	VA	CONVENTIONAL
Down Payment	BUYER	BUYER	BUYER	BUYER
Termite Inspection	BUYER	BUYER	SELLER	BUYER
Property Inspection	BUYER	BUYER	BUYER	BUYER
Property Repairs (negotiable)	SELLER	SELLER	SELLER	SELLER
New Loan Origination Fee (negotiable)	-	BUYER	BUYER	BUYER
Document Preparation Fee - Loan Pkg	-	BUYER	BUYER	BUYER
Document Preparation Fee - Warranty Deed	SELLER	SELLER	SELLER	SELLER
Credit Report	-	BUYER	BUYER	BUYER
Appraisal/Extension Fee (negotiable)	-	BUYER	BUYER	BUYER
Existing Loan Payoff	SELLER	SELLER	SELLER	SELLER
Existing Loan Payoff Demand	SELLER	SELLER	SELLER	SELLER
Prepaid Interest (approx. 30 days)	-	BUYER	BUYER	BUYER
FHA MIP, VA Funding Fee, PMI Premium	-	BUYER	BUYER	BUYER
Taxes	PRORATED	PRORATED	PRORATED	PRORATED
Tax Impounds	-	BUYER	BUYER	BUYER
Tax Service Contract	-	BUYER	BUYER	BUYER
Fire/Hazard Insurance	BUYER	BUYER	BUYER	BUYER
Flood Insurance	-	BUYER	BUYER	BUYER
Homeowners Association (HOA) Transfer Fee (negotiable)	BUYER	BUYER	BUYER	BUYER
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 (negotiable)	SELLER	SELLER	SELLER	SELLER

Realtors' Commissions	SELLER	SELLER	SELLER	SELLER
Owner's Title Policy (negotiable)	SELLER	SELLER	SELLER	SELLER
Lender's Title Policy and Endorsements	-	BUYER	BUYER	BUYER
Escrow Fee	SPLIT	SPLIT	SELLER	SPLIT
Recording Fees (flat rate)	SPLIT	SPLIT	SPLIT	SPLIT
Courier/Express Mail Fee	SPLIT	SPLIT	SELLER	SPLIT