



Estimated Buyer Closing Costs (varies per transaction and lender)

LENDER FEES - fees vary widely from lender to lender

Appraisal Fee	\$475	Varies based on property type and location
Credit Report	\$30	
Tax Service Fee, Doc Prep, etc.	\$150	
Loan Survey (Mortgage Inspection Certificate)	\$250	Document prepared by surveyor illustrating property encroachments to satisfy lender
Flood Certificate	\$20	
Prepaid Interest	Varies	Loan interest is paid in advance for the days in a month after the day of closing.
Homeowner's Hazard Insurance	Varies	Usually 14 months is collected to pay the first year's premium and set up escrow account
Property Taxes	Varies	A prorated three months is collected to establish escrow account. You'll receive a credit up to day of closing for current year.

TITLE INSURANCE, RECORDING & TRANSFER FEES

Closing Fee	\$200	\$400 fee split with seller
Title Insurance (owner & lender)	\$800	Approx based on \$200,000 purchase price (owner coverage only)
Attorney Abstract Exam Fee	\$300	
U.C.C. Certificate	\$75	Uniform Commercial Code search
Title Insurance Final Report	\$150	
Simultaneous Issue of Loan Policy	\$50	
Filing Fees	\$60	County Clerk's office records mortgages and deeds



ADDITIONAL COSTS

Home Inspection	325	I always recommend a professional home inspector licensed by the State of Oklahoma
Wood Infestation Inspection	70	Many times referred to "Termite Certificate"
Home Warranty	550	Protection for one year after closing date

All cost amounts are estimates.