

Closing Costs

When you are buying a home, items included in your closing costs can be extensive. Below are some common items included in closing costs to help you prepare for your settlement and understand how much closing costs are likely to be.

Closing Cost Line Item	Estimated Cost
First mortgage payment	\$
Mortgage application fee	\$
Loan origination fee	\$
Mortgage loan processing fee	\$
Loan assumption fee if you're assuming the seller's mortgage	\$
Private Mortgage Insurance if your down payment is less than 20% of the mortgage	\$
Homeowner's insurance premium for the first year	\$
Escrow account reserves for insurance or property taxes	\$
Property tax payments	\$
Any survey or inspection fees	\$
Legal fees	\$
Appraisal fee	\$
Title search fee	\$
Title insurance premium	\$
Settlement company fee	\$
Credit report fee	\$
Transfer taxes	\$
	\$
	\$
TOTAL ESTIMATED CLOSING COSTS	\$

Be sure you have the complete list of what's included in your closing costs and the total amount due before you attend the closing meeting.