



# Escrow Closing Costs – *Who Pays for What?*

This is a general guideline for escrow closing costs and meant to use as general reference in your real estate transaction.

## Seller

- Owners Title Policy
- Real Estate Commission
- Escrow Fee (50%)
- Document Preparation Fee for Deed
- Request for Demand(s) Fee
- Document Transfer Tax
- Any City Transfer/Conveyance Tax (according to contract)
- Payoff of all Loans pertaining to subject property in Seller's name
- Interest Accrued to Lender being Paid Off
- Statement Fees and Reconveyance Fees and any Prepayment Penalties
- Termite Inspections and Work (according to contract)
- Home Warranty (according to contract)
- Any Judgement, Tax Liens, etc. against the Seller
- Recording Charges to Clear all Documents of Record Against the Seller
- Tax pro-ration (for any taxes unpaid at the time of transfer of title)
- Any unpaid Homeowner's Dues
- Any Bonds or Assessments (according to contract)
- Any and All Delinquent Taxes
- Notary Fees

## Buyer

- Title Insurance Premiums
- Escrow Fee (50%)
- Document Preparation (if applicable)
- Notary Fees
- Recording Charges for all Documents in Buyer's Name
- Tax Pro-ration (from date of acquisition)
- Homeowner's Transfer Fee
- Termite Inspection (according to contract)
- Home Warranty (according to contract)
- All New Loan Charges (except those required by Lender for Seller to Pay)
- Interest on New Loan from Date of Funding to 30 Days prior to First Payment Date
- Assumption/Change of Records Fees for Takeover of Existing Loan
- Beneficiary Assumption Fee for Assumption of Existing Loan
- Inspection Fees (Roofing, Property Inspection, Geological, etc.)
- Any City Transfer/Conveyance Tax (according to contract)
- Fire Insurance Premium for First Year

*This is provided for informational purposes only. Specific questions for actual real property transactions should be directed to your attorney or C.P.A*

3955 Fifth Ave  
Suite 202  
San Diego, CA 92103

Susie Orr  
Escrow Officer/Manager  
SusieOrr@aplusescrow.com



Mitsy Miller  
Senior Escrow Officer  
MitsyMiller@aplusescrow.com

www.Aplusecrow.com  
Phone: 619-497-4961  
Fax: 619-497-5375