

# FEES: WHO PAYS FOR WHAT IN NAPA COUNTY



In general, these are the customary fees the Seller and the Buyer are typically responsible for in Napa County:

## THE SELLER PAYS FOR:

- Real estate commission
- Document preparation fee (if applicable)
- Documentary transfer tax - County
- Payoff of all loans in seller's name
- Work/repairs required (according to contract)
- Interest accrued to lender being paid off
- **Lender** Statement fees, reconveyance fees and any prepayment penalties
- Any judgments, tax liens, etc. against the seller
- Property Tax proration
- Any unpaid homeowner's dues
- Recording charges to clear all documents of record against seller
- Any bonds or assessments
- Any and all delinquent taxes
- Notary Fees
- HOA: demand fees, transfer fees and prorata dues to date of acquisition (according to contract)
- Special delivery/courier fees, if required

## THE BUYER PAYS FOR:

- Title insurance premium - lender's policy
- Title Insurance premium - owner's policy
- 50% city transfer/conveyance tax (if applicable)
- Escrow fee
- Document preparation fee (if applicable)
- Recording charges for all documents in buyer's name
- County preliminary change of ownership fee (P.C.O.R.), if document not completed
- Tax proration from the closing date
- 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 record fees for takeover of existing loan
- Beneficiary statement fee for assumption of existing loan
- HOA: prorata dues after date of acquisition
- Inspection fees (termite, roofing, property, geological, etc.)
- Fire insurance premium for first year
- Notary fees
- Home Warranty (according to contract)
- Special delivery/courier fees, if required



This article is not intended to be an all inclusive list of fees and charges on every transaction, but rather a guide to the major costs of Buying or Selling real estate. We would be happy to review and explain your closing costs prior to finalizing the transactions.