



FHA CLOSING COST - WHO CAN PAY WHAT?

ITEM	BUYER	SELLER
Administration Fee	NO	YES
Application Fee	NO	YES
Appraisal	YES	YES
Appraisal Re-Inspection Fee (1st one only, not to exceed \$50)	YES	YES
Assignment Fee	NO	YES
City Transfer Tax (if customary for county)	YES	YES
Courier Fee or Fax Fee	NO	YES
County Transfer Tax (if customary for county)	YES	YES
Credit Report Fee (cannot exceed actual charge)	YES	YES
Discount Points	YES	YES
Document Preparation / Underwriting Fee **	NO	YES
Easement Fee	NO	YES
Escrow / Closing Fee	YES	YES
Federal Express Fee (if written notice given to Buyer)	YES	YES
Flood Certification Fee	NO	YES
Home Owner's Association Transfer Fee	YES	YES
Home Warranty (if noted in contract - max. \$300)	YES	YES
Insurance Impounds	YES	NO
Loan Tie-in Fee	YES	YES
Lock Fee	NO	YES
MCC / CHFA Fee (MCC = \$200 / CHFA = \$350 max)	YES	YES
Mortgage Insurance Premium	YES	NO
Notary Fee	YES	YES
Origination Fee	YES	YES
Prepaid Interest	YES	NO
Processing Fee **	NO	YES
Property Tax Impounds	YES	NO
Real Estate Commission Fee (if noted in contract)	YES	YES
Recording Fee	YES	YES
Redraw Fee	NO	YES
Referral Fee	NO	YES
Repair work (Appraisal or Termite Work)	YES	YES
Rush Doc Fee	NO	YES
Sub Escrow Fee (Max \$50)	YES	YES
Subordination Agreement Fee	YES	YES
Survey Fee	YES	YES
Tax Service Fee **	NO	YES
Termite Report / Clearance **	YES	YES
Termite Work (if noted in contract)	YES	YES
Title - ALTA Lender's Policy	YES	YES
Title - ALTA Owner's Policy (if noted in contract)	YES	YES
Title Document Preparation Fee	YES	YES
Title Inspection Fee	NO	YES
Trustee Fee	NO	YES
Truth & Lending Disclosure Fee	NO	YES
Warehouse Fee	NO	YES
Wire Transfer Fee **	NO	YES



FHA CLOSING COST

** These are the MOST FREQUENT COSTS that a Seller must pay. If Seller paid, these would have to be deducted from sales price. This chart is for reference only and should not be taken as final, always check with your lender for accuracy. ©COPYRIGHT 2013 CHICAGO TITLE COMPANY. ALL RIGHTS RESERVED.