

Who **PAYS FOR** What?

# REAL ESTATE

TRANSACTIONS *in Texas*

## BUYER

**PROPERTY INSPECTIONS**  
**TERMITE INSPECTION**  
**SURVEY** (PER CONTRACT)  
**HOA TRANSFER FEE** (PER CONTRACT)  
**PRORATED TAXES**  
**HALF OF ESCROW FEE**  
**COURIER FEE**  
**HAZARD INSURANCE**

**THESE COSTS ARE ASSOCIATED WITH A LOAN.**

Please check with lender for any other fees associated with your transaction. Transactions vary and some costs are negotiable.

**LOAN ORIGATION FEE**  
**LOAN TITLE POLICY AND ENDORSEMENTS** (PER CONTRACT)  
**APPRAISAL**  
**CREDIT REPORT**  
**PREPAID INTEREST**  
**DOCUMENT PREPARATION**  
**RECORDING FEE (S)**  
**INITIAL DEPOSIT FOR**  
**ESCROW ACCOUNT** (IF APPLICABLE)  
**MORTGAGE INSURANCE**  
**PREMIUM** (IF APPLICABLE)  
**VA FUNDING FEE** (IF APPLICABLE)

## SELLER

**PAYOFF OF EXISTING LOAN(S)**  
**OWNER'S TITLE POLICY AND**  
**ENDORSEMENTS** (PER CONTRACT)  
**REPAIRS** (PER CONTRACT)  
**PRORATED TAXES**  
**HALF OF ESCROW FEE**  
**COURIER FEE**  
**TAX CERTIFICATE**  
**DOCUMENT PREPARATION**  
**RECORDING FEE(S)**  
**SURVEY** (PER CONTRACT)  
**HOA RESALE CERTIFICATE** (PER CONTRACT)  
**HOME WARRANTY** (PER CONTRACT)  
**TERMITE INSPECTION** (VA LOAN ONLY)

  
**TNT**  
**TEXAS NATIONAL TITLE**  
A MOTHER LODE COMPANY  
[WWW.TEXASNATIONALTITLE.COM](http://WWW.TEXASNATIONALTITLE.COM)

Please talk with your Realtor, Lender and Escrow Officer regarding details of your specific transaction. Questions of a legal nature should be directed to an attorney with title insurance practices.