

# CLOSING COSTS CHECKLIST

This form lists many of the costs commonly associated with closings. This may not cover every cost and you may not be required to pay every cost listed. Use this form to determine a rough estimate of your estimated closing costs.

## COMMON CHARGES

	Date	Estimate	Cost	Comments
Earnest money or deposit				
Interest points charged by the lender				
Load assumption fee				
Loan origination or discount fee				
Prepaid mortgage insurance				
Credit report				
Appraisal				
Property survey				
Initial mortgage payment				
Inspections of property				
Recording fees				
Prepaid homeowner's insurance for first year				
Prorated property taxes				
Attorney's fees				
Title search and insurance				
State and local closing taxes and fees				
Down payment (down payment less earnest money paid)				
Prorated maintenance for remainder of month				
Other closing costs				
Amount needed at closing				

**PREPARING FOR CLOSING**

- Hire an attorney
- Make financial arrangements (mortgage, transfer funds, etc)
- Purchase homeowner's insurance
- Have property surveyed unless mortgage lender has arranged this
- Have home inspected
- Arrange for termite and/or other inspections
- Make a final walk-through
- Know your closing costs
- Have bank check prepared for closing as required
- Make sure deed is recorded after closing