



GUIDELINES TO CLOSING COSTS



Closing Fees: Typical Buyer's Responsibility	
Loan Origination:	1-3% of Loan Amount
Loan Discount	1-3% of Loan Amount
Appraisal Fee	Approx. \$300-\$700
Underwriting Fee	Approx. \$100-\$200
Flood Certification Fee	Approx. \$25-\$50
Tax Service Fee	Approx. \$50-\$95
Express Mail Courier	Approx. \$25 Per Delivery
Pre-paid Interest	Computed on a Daily Rate
Hazard Insurance Premium	1 Year Coverage
Mortgage Insurance	Approx. 1-1.5% of Loan Amount
Escrows, Taxes, Insurance & Assess.	Per Lender Requirements
Settlement Closing Fee	\$350
Owner's Title Insurance	Based on Purchase Price – Call for Quote
Lender's Title Insurance	\$250 if Simultaneous Issue with Owner's Policy
Endorsements to Lender Policy:	
Florida Form 9	Promulgated Rate - based on 10% of combined owner's & lender's policy
Navigational Servitude	Promulgated Rate - based on 10% of combined owner's & lender's policy
Condominium 4.1	\$25.00
PUD 5.1	\$25.00
Environmental 8.1	\$25.00
Variable Rate 6.1	\$25.00
Mobile Home	\$25.00
Modification	\$100
Recording Fees*	\$10 for 1 st pg and \$8.50 for each add'l page
Intangible Tax on Mortgage	\$.0020 x Loan Amount
Doc. Stamps on the Mortgage	\$.0035 x Loan Amount
Survey	Approx. \$350-\$550
Pest Inspection	Approx. \$45-\$250
HOA/Condominium Fees*	Prorated/Per Association
Property Tax Prorations*	Prorated
Home Inspection	Approx. \$300-\$550
Document Storage Fee	\$35

Setco Services, L.L.C.
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Closing Fees: Typical Seller's Responsibility	
Real Estate Commission	Per Listing Agreement
Abstract/Title Search Fee	\$50
Recording Fees*	\$10 for 1 st pg and \$8.50 for each add'l pg
Doc. Stamps on the Deed	\$.0070 x Purchase Price
HOA/Condominium Fees*	Prorated
Property Tax Prorations*	Prorated
Payoff of Existing Mortgages	Per Lender Estoppel
Home Warranty	Approx. \$395-\$600

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This guideline is based on industry standards for a conventional mortgage and is meant to serve as an estimate only. All fees may not apply to all closings, and there may be additional fees depending on the situation.

*Fees apply to both buyer and seller side.