



## TYPICAL BUYER'S EXPENSES

### "Out of Pocket" Expenses:

Appraisal  
Courier (federal express)  
Credit Report  
Digital Imaging/Archiving Fee  
Documentary Stamps on the Note: \$.35 per \$100.00 of note amount  
E-recording fee: \$4.00 per instrument to be recorded  
Flat Fee Commission (\$250.00 EWM Realtors)  
Inspection Fees and other lender's fees  
Intangible Tax on the Mortgage: \$.20 per \$100.00 of mortgage amount  
Mortgage Points  
Title Insurance: Lender's Policy  
Endorsements  
Owner's Policy  
Recording Fees: \$10.00 first page, \$8.50 each additional page  
Settlement Fee  
Survey / Termite Report / Roof Report (if required)

### Prepays:

2 to 13 months property taxes (changes depending on time of the year closing takes place)  
14 months hazard insurance  
14 months flood insurance (if required)  
14 months of windstorm insurance (if required)  
P.M.I. Premium (if loan to value ratio is higher than 80%)  
Prepaid Interest (from closing date to the end of the month)

## TYPICAL SELLER'S EXPENSES

Courier (federal express)  
Documentary Stamps on the Deed: \$.60 per \$100.00 of sales price (Miami-Dade County only)  
\$.70 per \$100.00 of sales price (all of the other counties in Florida)  
E-recording fee: \$4.00 per instrument to be recorded  
Flat Fee Commission (\$250.00 EWM Realtors)  
Lien Search  
Real Estate Commission  
Recording Fees: \$10.00 first page, \$8.50 each additional page  
Settlement Fee  
Surtax on the Deed: \$.45 per \$100.00 of sales price (Commercial Properties and Residential Properties  
where a Document conveys more than one single-family residence – multi-family building, duplex)  
Title Search