

# costs to expect

One of the most common questions that I get when working with buyers is about what costs to expect throughout the process. This isn't an exhaustive list, or down to the penny accurate, but it's an explanation of the majority of things you'll see.

<i>what?</i>	<i>how much?</i>	<i>when?</i>	<i>how?</i>
Earnest money and Due Diligence	Dependent on contract, shows your investment in purchasing the home	When offer is accepted	Personal check or certified check
Credit report	\$30-\$50	Consult lender	Typically at closing, consult lender
Survey (optional)	\$200-\$500	At closing	Can be paid at closing
Home Inspection (as needed/requested, dependent on size and age)	General (\$350-500) Septic (\$250-\$250) Well (\$100-\$250) Radon (\$100-\$150) Pest (\$75-\$100)	At time of inspection	Usually online or by personal check, occasionally requested at closing
Appraisal Fee	\$400-\$700	Consult lender	Consult lender
Insurance Fees	Varies by provider	Consult insurance agent	Typically at closing, varies.
HOA Fees	Varies by HOA	At closing/after	Typically online/by check, first payment at closing
Closing Costs <i>(typically includes document preparation, title search, title insurance, taxes, escrow, mortgage insurance)</i>	Roughly 1-2% of the purchase price <i>Attorney fee is typically \$700-\$1,000, included in this estimate</i>	At closing	Wire to closing attorney

