

- **loan origination fee or broker fee** (0–2.75% of loan amount): A fee the lender or broker charges for its services.
- **mortgage points or discount points** (1 point costs 1% of the loan amount): Optional upfront fees paid to directly lower your mortgage rate.
- **underwriting fee or processing fee** (\$300–\$1,500+ each): A mortgage underwriting fee or processing fee charged to pay for the lender or broker services.
- **title search fee and title insurance** (\$300–\$2,500+): Fees paid to check historical records for liens against the property and to ensure it can be legally transferred to you.
- **escrow fee** (\$350–\$1,000+): Fees paid to a third-party escrow company that handles funds and facilitates the home sale or refinance.
- **home appraisal fee** (\$600–\$1,000+): Fee to evaluate the home's fair sale price or refinance value.
- **home inspection fee** (\$300–\$500+): Fee paid to a licensed home inspector to assess a home's condition (purchase transaction only).
- **prepaid taxes and insurance** (\$1,000–\$4,500+): Generally you pay two months to over a year of property taxes and homeowners insurance in advance when you close.
- **real estate commissions** (1%–6%): Typically paid by the seller, these fees are paid to the buyer's and seller's agents when purchasing a new home
- **homeowners association transfer fee:** This type of fee is only applicable to homes within a planned community that is governed by an HOA. It covers the cost of transferring HOA fees from the seller to the buyer. The seller generally pays transfer fees, but sometimes buyers pay.