

COST	CHARGED BY	DESCRIPTION
Demand Fee	Escrow to Seller	Charged for requesting a statement and processing involved in getting a pay-off figure to escrow on the outstanding amount of the current loan. One demand fee per loan.
Document Fee	Escrow- to Buyer and Seller	Covers the expense for drawing legal documents for official records.
Escrow Fee	Escrow- to Buyer and Seller	Covers liability assumed by escrow as well as standard processing costs
Process HOA Documents & Transfer Fee	Escrow- to Buyer and Seller	Processing Fee required to assign membership for HOA and copying all government documents.
Notary	Notary- to Buyer and Seller	Charged to Seller for signing of grant deed or certification of trust. Charged to buyer for signing loan documents.
Loan Tie in Fee	Escrow to Buyer	Covers the cost of all processing required to meet new lender requirements.
Federal Express	Federal Express- to Buyer and Seller	Charged to file for delivery of all time sensitive documents/monies.
Messenger Fee	Messenger Service- to Buyer and Seller	Charged to file to Special Messenger documents during the course of escrow. Fee varies with distance.
Lender's Title Policy	Title to Buyer	Title policy issued to lender to cover the amount of the loan. Based on the loan amount unless it is a negative amortization loan.
Document Transfer Tax and City Transfer Tax	County- to Seller City- to Seller	Fee charged on all properties that transfer title which is based on sales price. For example- In Los Angeles County: \$1.10 per \$1,000. City of L.A. 4.5 cents per \$1,000. Check with each city.
Electronic Recording (Shipping and Handling)	County to Buyer	Charged to file for electronically recording documents
Lenders Endorsement	Title to Buyer	Charged for endorsements required by lender to cover "outside the normal" risk circumstances.
Owner's Title Policy	Title to Seller	Fee to issue a title policy. Calculated using the sale price. May be reduced if the home was purchased or refinanced in the last 5 years. Insures that the title is free and clear at the time of transfer.
Record Grant Deed	County to Buyer	Charged to file for recording the Grant Deed.
Record Release/ Reconveyance	County to Seller	Charged to file for recording the release/reconveyance.
Record Trust Deed	County to Buyer	Charged to file for recording Trust Deeds.
Sub-Escrow Fee	Title charges split between Buyer and Seller	Fee to administer the pay-off of loans or property taxes of the seller and collection of funds from the new lender.
Wire Fee	Banking Institution- to Buyer/Seller	Charge to wire funds to and from escrow, seller, lenders, and title.
Professional Service Fee	Brokerage- to Seller and Buyer	Charged for administrative costs of brokerage in coordinating with title, escrow, vendors, and county/city departments (may include minimal fees to cover costs paid to attorney on retainer, errors and omission insurance, and transaction coordinator). Also covers costs of required booklets, pamphlets, and forms, including costs of preparing and processing documents, digital transfer of documents for archiving and distribution to required parties and departments.

These are some of the terms, fees and variables used in closing an escrow. This list is not meant to be all inclusive, and some fees may be included or deleted depending upon the transaction.