Art Loera

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Making the American Dream of
Homeownership Possible... Every Day!

UNDERSTANDING CLOSING COSTS

Closing costs are expenses **over** and **above the price of the property** that are incurred throughout the mortgage process by the buyers and sellers when transferring the ownership of the property from one party to the other.

Closing costs normally include the following:

- **Lender** Fees
- **Origination** Fees
- **Property** Taxes
- **Title Insurance** Costs
- **Escrow** Fees
- **Appraisal** Fees

These costs will vary by state and county, as well as the loan type and lender.

Call TODAY for More Details!

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