

AKMLS Buyer/Seller Fees

X = Normally Pays

½ = Normally Split

M = Mandatory Pays

E = Either

FHA or FHA/AHFC	B	S		B	S		B	S		B	S
Lender Origination Fee	X		Credit Report	X		Owner Title Insurance		X	Smoke Detectors		X
AHFC Commitment Fee	X		Reserves	X		ALTA Title Insurance	X		CO Detectors		X
Discount Points	X		Prepaid Interest	X		Recording Fees	1/2		Asbuilt Survey/Recert		X
MIP/PMI	X					Escrow Closing Fee	1/2				
VA Funding Fee		n/a	Sales Tax	X		Annual Escrow Fee	n/a		Tests for Health Authority Approval:		
Rural Dev. Loan Fee		n/a	Resale Cert/Public Offer Stmt		X	Bank Set-up Fee	n/a		Well Flow (Quantity)		X
Lender Doc Prep Fee	X	X	HOA Transfer Fee		X	Assume/Transfer Fee	n/a		Basic Water Quality		X
			HOA Assessments		X	Assessments Levied		X	PIWA Water	E	E
Flood Certification	X		HOA Questionnaire		X	Assessments Pending		X	Septic Inspection		X
Tax Registration		M				Attorney Doc Prep Fee	1/2		DEC/MOA Filing Fees		X
Home Warranty	E	E	Appraisal		X	Brokerage Fee		X			

VA or VA/AHFC	B	S		B	S		B	S		B	S
Lender Origination Fee	X		Credit Report	X		Owner Title Insurance		X	Smoke Detectors		X
AHFC Commitment Fee	X		Reserves	X		ALTA Title Insurance	X		CO Detectors		X
Discount Points	X		Prepaid Interest	X		Recording Fees	1/2		Asbuilt Survey/Recert		X
MIP/PMI		n/a				Escrow Closing Fee		M			
VA Funding Fee	X		Sales Tax	X		Annual Escrow Fee	n/a		Tests for Health Authority Approval:		
Rural Dev. Loan Fee		n/a	Resale Cert/Public Offer Stmt		X	Bank Set-up Fee	n/a		Well Flow (Quantity)		X
Lender Doc Prep Fee		M	HOA Transfer Fee		X	Assume/Transfer Fee	n/a		Basic Water Quality		X
			HOA Assessments		X	Assessments Levied		X	PIWA Water	E	E
Flood Certification	X		HOA Questionnaire		X	Assessments Pending		X	Septic Inspection		X
Tax Registration		M				Attorney Doc Prep Fee		M	DEC/MOA Filing Fees		X
Home Warranty	E	E	Appraisal		X	Brokerage Fee		M			

CONV or CONV/AHFC	B	S		B	S		B	S		B	S
Lender Origination Fee	X		Credit Report	X		Owner Title Insurance		X	Smoke Detectors		X
AHFC Commitment Fee	X		Reserves	**	X	ALTA Title Insurance	X		CO Detectors		X
Discount Points	X		Prepaid Interest	**	X	Recording Fees	1/2		Asbuilt Survey/Recert		X
MIP/PMI	X					Escrow Closing Fee	1/2				
VA Funding Fee		n/a	Sales Tax	X		Annual Escrow Fee	n/a		Tests for Health Authority Approval:		
Rural Dev. Loan Fee		n/a	Resale Cert/Public Offer Stmt		X	Bank Set-up Fee	n/a		Well Flow (Quantity)		X
Lender Doc Prep Fee		1/2	HOA Transfer Fee		X	Assume/Transfer Fee	n/a		Basic Water Quality		X
			HOA Assessments		X	Assessments Levied		X	PIWA Water	E	E
Flood Certification	X		HOA Questionnaire		X	Assessments Pending		X	Septic Inspection		X
Tax Registration	X					Attorney Doc Prep Fee	1/2		DEC/MOA Filing Fees		X
Home Warranty	E	E	Appraisal		X	Brokerage Fee		X			

**Mandatory Buyer cost on Conv/AHFC Loans