

谁支付什么费用？

卖方通常需要支付以下费用：

- . 房地产佣金
- . 准备产权转让文件的费用
- . 文件转让税（按销售价格的每1000美元收取1.10美元）
- . 城市过户/转让税（根据合同）
- . 买方贷款所需的所有贷款费用
- . 卖方名下所有贷款的偿还（或由买方承担的现有贷款余额）
- . 偿还给贷款人的利息、文件准备费、解除留置权费用和任何提前偿还罚金
- . 白蚁检查（根据合同）
- . 白蚁处理工作（根据合同）
- . 屋宇保修（根据合同）
- . 对卖方的任何判决、税务留置权等进行清算
- . 税费按天折算（用于在过户产权时未支付的任何税费）
- . 任何未付的业主费用
- . 清除卖方所有记录文件的登记费用
- . 任何债券或评估（根据合同）
- . 所有未缴纳的税费
- . 公证费
- . 托管费
- . 产权保险费
- 请注意，这些费用可能因地区和合同条款而有所不同。在购房过程中，卖方和买方通常会根据具体情况协商谁支付哪些费用。

买方通常需要支付以下费用：

- . 产权保险费
- . 托管费
- . 准备文件费用（如适用）
- . 公证费
- . 所有文件以买方名义录入的登记费用
- . 白蚁检查费（根据合同）
- . 税费按天折算（从获取日期算起的房主过户费用）
- . 所有新贷款费用（除了贷款人要求卖方支付的费用）
- . 新贷款的利息（从放款日期到第一次还款日前30天）
- . 现有贷款转让/更改记录费用
- . 检查费用（屋顶、房产检查、地质等）
- . 住宅保修（根据合同）
- . 城市过户/转让税（根据合同）
- . 第一年的火灾保险费
- 特殊附加条款背书



属于你还是属于他们 - 个人财产与不动产的困惑

个人财产和不动产之间的区别可能成为房地产交易中的困难源头。购买合同通常是写入所有不动产；也就是说，房产的所有方面都被固定下来或是结构的一部分。例如，这将包括固定在房产内的灯具、窗帘杆、镶嵌镜子、树木和地上的灌木。但它不包括盆栽植物、独立冰箱、洗衣机/烘干机、微波炉、书架、挂灯等。如果对于某个物品是否包括在销售中有任何不确定性，最好确保特定物品在购买协议中明确指明是否包括或排除在内。

WHO PAYS FOR WHAT?

The SELLER can *generally* be expected to pay for:

- Real Estate Commission
- Document preparation fee for Deed
- Documentary transfer tax (\$1.10 per \$1,000 of sales price)
- Any City Transfer/Conveyance Tax (according to contract)
- Any loan fees required by buyer's lender
- Payoff of all loans in seller's name (or existing loan balance if being assumed by buyer)
- Interest accrued to lender being paid off, Statement Fees, Reconveyance Fees and any Prepayment Penalties
- Termite Inspection (according to contract)
- Termite Work (according to contract)
- Home Warranty (according to contract)
- Any judgements, tax liens, etc., against the seller
- Tax pro-ration (for any taxes unpaid at time of transfer of title)
- Any unpaid Homeowner's dues
- Recording charges to clear all documents of record against seller
- Any bonds or assessments (according to contract)
- Any and all delinquent taxes
- Notary Fees
- Escrow Fee
- Title Insurance Premium

The BUYER can generally be expected to pay for:

- Title Insurance Premium
- Escrow Fee
- Document preparation (if applicable)
- Notary Fees
- Recording charges for all documents in buyer's name
- Termite Inspection (according to contract)
- Tax pro-ration (from date of acquisition Homeowner's transfer fee)
- All new loan charges (except those required by lender for seller to pay)
- Interest on a new loan from date of funding to 30 days prior to first payment date
- Assumption /Change of Records Fees for takeover of existing loan
- Inspection Fees (roofing, property inspection, geological, etc.)
- Home Warranty (according to contract)
- City Transfer/Conveyance Tax (according to contract)
- Fire Insurance Premium for first year
- Endorsements

YOURS OR THEIRS - The Personal vs. Real Property Dilemma

The distinction between personal property and real property can be the source of difficulties in a real estate transaction. A purchase contract is normally written to include all real property; that is, all aspects of the property that are fastened down or an integral part of the structure. For example, this would include light fixtures, drapery rods, attached mirrors, trees and shrubs in the ground. It would not include potted plants, freestanding refrigerators, washer/dryers, microwaves, bookcases, swag lamps, etc. If there is any uncertainty whether an item is included in the sale or not, it is best to be sure that the particular item is mentioned in the purchase agreement as being included or excluded.