

**CORPORATE OFFICE:**

262 West Patrick Street, Frederick, MD 21701 • (301) 662-0155 • 1-800-727-7653

**HAGERSTOWN:**

1830 Dual Highway, Hagerstown, MD 21740 • (301) 790-1700 • 1-800-733-2121

HUD 1	ITEM	CONV	FHA	VA
504	Payoff to First Mortgage Loan (Including Last Month's Interest)			
505	Payoff to Second Mortgage Loan			
506	Water/Sewer Charges Due			
507	Homeowners Warranty (Per Contract)			
515	Seller Contribution (Per Contract)			
703	Seller Brokerage Paid (Per Listing Agreement)			
703	Buyer Brokerage Paid (Per Listing Agreement)			
704	Transaction Fee \$375			
802	Loan Discount Fees (Per Contract)			
808	Document Processing (Estimate \$350.00)			
809	Tax Service Fee to Lender (Estimate \$75.00)			
810	IRS Filing Fee (Estimate \$75.00)			
1101	Settlement Fee/Deed Preparation (Estimate \$250.00)			
1111	Obtain and Record Lien Releases (Estimate \$100/Mortgage)			
1112	Overnight/wire Payoff (Estimate \$25/Mortgage)			
1113	Courier Fee (\$50 - \$75 depending on Lender)			
1202	County Stamps: (N/A Frederick, Carroll) Howard (1.25%), Montgomery (1%) & Washington (1/2% Sales Price) Charges Split 50/50 or per Contract			
1203	State Stamps: (Howard \$5.00/\$1000 SP) (Montgomery \$8.90/\$1000SP) (Carroll \$10.00/\$1000 SP) (Washington \$7.60/\$1000SP) (Frederick \$14.00/\$1000 SP) Charges Split 50/50 or per Contract			
1204	Maryland Transfer Tax (1/2% of Sales Price – Split 50/50 or Per Contract)			
1303	Well Inspection (\$125-\$500)			
1304	Septic Inspection (Estimate \$300-\$800)			
	Miscellaneous Fees			
	<b>TOTAL SETTLEMENT EXPENSES</b>			
Sales Price				
SUBTRACT Total Settlement Expenses				
<b>TOTAL CASH TO SELLER</b>				

**PLEASE NOTE:** Neither the Agent nor the Broker guarantees these costs to be exact. These costs are **approximate** and may vary according to settlement offices and lenders.