



UTAH

NORTH

Salt Lake City
801.488.5340

WEST

Payette
208.642.1000

Weiser
208.414.1455

IDAHO

EAST

Idaho Falls
208.522.7895

NORTH

Coeur d'Alene
208.770.2575

Sandpoint
208.263.2222

TREASURE VALLEY

Boise
208.424.8511

Eagle
208.493.0200

Meridian
208.493.6350

Nampa
208.475.1155

Caldwell
208.614.6500

Ten Mile
208.609.4740

WASHINGTON

EAST

Walla Walla
509.525.4300

Kennewick
509.783.2101

Dayton
509.382.2102

Prosser
509.786.2488

MAGIC VALLEY

Burley
208.878.3524

Rupert
208.436.0606

Jerome
208.324.3357

Gooding
208.934.8477

Twin Falls
208.933.2650

Sun Valley
208.726.9341



Settlement Costs

There is a difference.

CONVENTIONAL LOAN			
(Industry Standard - All Negotiable)	Buyer	Seller	Shared Equally
Appraisal Fee	● *		
Appraisal Re-Inspection Fee	● *		
Closing Escrow Fee			● *
Lender Document Preparation Fee	● *		
Flood Certification/Tracking Fee	● *		
Lender required Inspections	● *		
Title Ins. Standard Coverage Owner's Policy		● *	
Title Ins. Extended Coverage Lender's Policy	● *		
Additional Title Coverage	● *		

*negotiable

VA LOAN			
	Buyer	Seller	Shared Equally
Appraisal Fee	● *		
Appraisal Re-Inspection Fee	● *		
Closing Escrow Fee		●	
Lender Document Preparation Fee	●		
Tax Service Fee		●	
Flood Certification/Tracking Fee	● *		
Lender required Inspections	● *		
Title Ins. Standard Coverage Owner's Policy		● *	
Title Ins. Extended Coverage Lender's Policy	● *		
Additional Title Coverage	● *		

*negotiable

FHA LOAN			
	Buyer	Seller	Shared Equally
Appraisal Fee	● *		
Appraisal Re-Inspection Fee	● *		
Closing Escrow Fee			● *
Lender Document Preparation Fee	● *		
Tax Service Fee	● *		
Flood Certification/Tracking Fee	● *		
Lender required Inspections	● *		
Title Ins. Standard Coverage Owner's Policy		● *	
Title Ins. Extended Coverage Lender's Policy	● *		
Additional Title Coverage	● *		

*negotiable