BUYER GUIDE

Who Pays for What?

CALL OR TEXT
515.505.1818

A clear breakdown of the typical costs in a home purchase. What the buyer covers, what the seller covers, and what is open to negotiation. Every transaction is different, so use this as your starting map.

Buyer Pays

THE BUYER

UPFRONT COSTS

- Earnest Money Deposit
- Home Inspection ($400–$800)
- Appraisal Fee (lender *may* want this paid out of pocket)

CLOSING COSTS MAY INCLUDE

- Credit Report
- Loan Fees
- Homeowners Insurance
- Title Fees (title opinion, Title Guaranty, settlement)
- PMI
- Recording Fees
- Escrow Setup (a few months of taxes and insurance, paid up front)
- Buyer Broker Regulatory Compliance Fee

Seller Pays

THE SELLER

PAID AT CLOSING

- Listing Agent Real Estate Commission
- Buyer Agent Real Estate Commission *
- Property Taxes
- Abstracting Fees
- Transfer Tax / Recording Fee
- Attorney Fees
- Pumping Septic (when applicable)
- Inspection Repairs
- Home Warranty
- Termite Inspection / Treatment

About That Buyer Agent Commission *

Short version: this almost never comes out of your pocket.

Buyer agent commission is the line that makes buyers nervous, so here is the plain version. It is a negotiated term in your purchase agreement, not a bill that shows up on your closing statement by default. In most of our transactions, we structure your offer so the seller covers it, and we handle that negotiation for you. Your representation agreement spells out what you would owe if a seller ever will not, and if that situation comes up, we tell you early and walk through your options. You will know exactly where this stands before you sign anything. No surprises at the table.

NEGOTIABLE

- **Inspection Repairs**
- **Buyer Closing Costs**

This guide describes typical costs in a Greater Des Moines transaction and is not a quote or a guarantee. Your actual costs depend on your lender, the property, and the terms negotiated in your purchase agreement.