Moore
REALTY GROUP, INC

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COSTS · MOORE REALTY GROUP

Florida closing cost *cheat sheet.*

The rates behind every Florida closing statement, with who customarily pays in Orange County. Customs are negotiable; statutes are not.

State taxes

ITEM	WHO USUALLY PAYS	RATE
Documentary stamps on the deed (outside Miami-Dade)	Seller	**$0.70 per $100 of price**
Documentary stamps on the note	Buyer	**$0.35 per $100 borrowed**
Intangible tax on the mortgage	Buyer	**0.2% of the loan**

Title insurance (state-set rates)

COVERAGE	WHO USUALLY PAYS	RATE
Owner's policy, first $100,000	Seller in Orange County	**$5.75 per $1,000**
Owner's policy, $100,000 to $1 million	Seller in Orange County	**$5.00 per $1,000**
Lender's policy issued with it	Buyer	**$25 plus endorsements**
Reissue credit (prior policy under 3 years)		**$3.30 / $3.00 per $1,000**

Other line items

ITEM	WHO USUALLY PAYS	TYPICAL
Settlement or closing fee	Each side or split	**$350 to $600**
Title search	Seller	**$300 to $500**
Municipal lien search	Seller	**$150 to $300**
HOA estoppel letter	Seller	**$299 standard cap; more if rushed**
Recording	Buyer	**$10 first page, $8.50 after**
4-point and wind mitigation	Buyer	**$75 to $175 each**

Worked example: $430,000 sale, $387,000 loan

ITEM		AMOUNT
Deed stamps (seller)	4,300 x $0.70	**$3,010.00**
Owner's title (seller)	$575 + 330 x $5.00	**$2,225.00**
Note stamps (buyer)	3,870 x $0.35	**$1,354.50**
Intangible tax (buyer)	$387,000 x 0.002	**$774.00**

Ranges for settlement, search and inspection fees are typical Orlando-area figures, not quotes. Ask your title company for a written estimate.