

This Settlement Guide is provided
to you courtesy of:



Yes, it matters where you close.



A complete list of locations can be found at

www.alliancetitle.com



Settlement Guide

With dozens of convenient locations across Idaho and parts of Montana, Washington, and Wyoming, Alliance Title & Escrow Corp. offers a complete range of residential and commercial real estate title, escrow and information services.

Yes, it matters where you close.

Alliance Title & Escrow Corp. provides this guide for informational purposes only. Each transaction cost may vary and this information is not intended to be complete. Alliance Title & Escrow Corp. will not assume liability or responsibility for inaccuracies or discrepancies inherent in this information or the reliance upon this information.

Local Industry Standards*

* The following charts reflect local industry standards.
All costs are negotiable according to the Purchase and Sale Agreement.

Conventional Loan			
	Buyer	Seller	Shared Equally
Appraisal Fee *	•	•	
Commission		•	
Escrow Fee			•
Fire Insurance	•		
Lender's Policy	•		
Owner's Policy		•	
Reconveyance Fee		•	
Recording Fee	•	•	

* Can be paid by either buyer or seller.
Refer to the Purchase and Sale Agreement.

FHA Loan			
	Buyer	Seller	Shared Equally
Appraisal Fee **	•	•	
Commission		•	
Escrow Fee			•
Fire Insurance	•		
Lender's Policy	•		
Owner's Policy		•	
Reconveyance Fee		•	
Recording Fee	•	•	
Tax Service Fee*		•	

* Buyer cannot pay these costs.

** Can be paid by either buyer or seller.
Refer to the Purchase and Sale Agreement.

VA Loan			
	Buyer	Seller	Shared Equally
Appraisal Fee **	•	•	
Commission		•	
Document Fee *		•	
Escrow Fee (100%) *		•	
Fire Insurance	•		
Lender's Policy	•		
Owner's Policy		•	
Reconveyance Fee		•	
Recording Fee	•	•	
Tax Service Fee *		•	

* Veterans cannot pay these costs.

** Can be paid by either party in the transaction.
Refer to the Purchase and Sale Agreement.

IHA Loan - VA or FHA Conventional	
All VA, FHA, and Conventional rules apply.	
VA Loan	See VA Loan Section
FHA Loan	See FHA Loan Section
Conventional Loan	See Conventional Loan Section

Assumption			
	Buyer	Seller	Shared Equally
Assumption Fee *	•	•	
Escrow Fee			•
Fire Insurance	•		
Interest Prorate		•	
Owner's Policy		•	
Recording Fee	•		
Reimburse Impound Account	•		

* Can be paid by either buyer or seller.
Refer to the Purchase and Sale Agreement.

Visit www.alliancetitle.com to:

- Place an order
- Manage your transactions
- Search plat maps and CC&Rs
- Find homeowners association information
- Access our closing cost or acreage calculators
- And much more...

www.alliancetitle.com

