

Closing costs averages: California

Loan amount: \$200,000

Item	Sacramento, Calif.
Origination fees	
Points (\$)	\$777.50
Application fee	\$337.00
Commitment fee	\$665.00
Document preparation	\$192.50
Funding fee	\$0.00
Original or lender fees	\$1,252.25
Processing	\$432.50
Tax service	\$59.86
Underwriting	\$300.00
Wire transfer	\$0.00
Title and closing	
Appraisal	\$295.83
Attorney, closing or settlement fee	\$497.50
Credit report	\$16.20
Flood certification	\$10.23
Pest, other inspection	\$50.00
Postage/courier	\$28.19
Survey	\$100.00
Title insurance	\$800.80
Title work: Title search, plat drawing, name search, endorsements	\$85.00
Total origination	\$1,728.00
Total title and closing	\$1,451.00
Total origination plus title	\$3,179.00