

**Fall 2003 closing costs survey: How does your loan compare?**  
**(Figures are based on a \$180,000 loan)**

LENDER/BROKER FEES		Highest	Lowest	% of institutions charging	Average	Your lender 1	Your lender 2	Your lender 3
Points in \$		\$3,148	\$225	47%	\$1,038			
Administration fee		\$600	\$325	14%	\$336			
Application fee		\$350	\$200	18%	\$205			
Commitment fee		\$660	\$295	2%	\$498			
Document preparation		\$400	\$25	34%	\$194			
Funding fee		\$375	\$200	14%	\$228			
Mortgage broker or lender fee		\$1,161	\$150	46%	\$839			
Processing		\$595	\$37	45%	\$320			
Tax Service		\$100	\$60	82%	\$73			
Underwriting		\$749	\$100	40%	\$269			
Wire transfer		\$45	\$15	50%	\$31			
THIRD-PARTY FEES		Highest	Lowest	% of institutions charging	Average			
Appraisal		\$600	\$250	83%	\$327			
Attorney or settlement fees		\$1,423	\$50	93%	\$445			
Credit report		\$55	\$8.50	81%	\$29			
Flood certification		\$25	\$10	95%	\$17			
Pest & other inspection		\$200	\$30	8%	\$68			
Postage/courier		\$100	\$25	81%	\$45			
Survey		\$400	\$50	28%	\$174			
Title insurance		\$2,075	\$50	83%	\$605			
Title work (Title search, plat drawing, name search)		\$625	\$25	29%	\$200			
GOVERNMENT FEES		Highest	Lowest	% of institutions charging	Average			
Recording fee		\$220	\$23	99%	\$76			
City/county/state tax stamps/intangible tax		\$6,750	\$22.50	33%	\$1,339			
TOTAL FEES		Highest	Lowest	% of institutions charging	Average			
All fees of all types		\$11,395	\$1,020	100%	\$3,350			

Source: **Bankrate.com**