



SOUTHERN REALTY

ENTERPRISES, INC.



LOAN / CLOSING COSTS - ADDENDUM TO CONTRACT (TO BE COMPLETED PRIOR TO SIGNING FOR SALE AND PURCHASE)

SELLER (S): _____

BUYER (S): _____

PROPERTY ADDRESS: _____

LEGAL DESCRIPTION/ADDRESS: _____

At such time as the above - referenced transaction is closed, various sums may be demanded from you as the Buyer or Seller in the form of closing costs. Items which may be payable by you include, but are not limited to, the following. The designation, if any, of "Seller (s)" or "Buyer (s)" beside any of the following items is to set forth which party will be responsible for the cost listed beside the initial in the transaction. Whether the Seller or the Buyer pays the cost of any of the following items shall be determined by this addendum which shall govern over any conflict between this addendum and the contract: (S-Seller, B-Buyer, E-Each their own)

REAL ESTATE CLOSING COSTS:

- _____ State Documentary Stamps on Deed
- _____ Recording of Deed
- _____ Closing Agent
- _____ Primary Title Insurance (owners)
- _____ Mortgage Transfer Fee/Assumption Fee
- _____ Record Satisfaction of Mortgage
- _____ Prepayment Penalty
- _____ Termite Report
- _____ Brokerage Fee
- _____ Home Warranty \$ _____
- _____ Express Mail Fees
- _____ Mortgage Pay Off (s)

LOAN CLOSING COSTS:

- _____ Loan Discount not to exceed _____ points
- _____ Loan Origination not to exceed _____ points
- _____ Intangible Tax on Mortgage
- _____ Doc Stamps on Note
- _____ Appraisal
- _____ Application Fee
- _____ Attorney's Fee
- _____ Credit Report
- _____ Photographs / Photocopies
- _____ Amortization Schedule
- _____ Inspection Fees
- _____ Flood Inspection Fees
- _____ Recording Mortgage
- _____ Survey
- _____ Mortgage Title Insurance
- _____ Repairs and/or Pest Control Treatments
required, if any, total dollar limit per
clauses "D" & "N" changed to \$ _____
- _____ VA Funding Fee
- _____ Tax Service Fee
- _____ Doc Prep & Underwriting Fee
- _____ Mortgage Assignment Fee

PRORATIONS & PREPAID ITEMS:

- _____ Prepaid Property Taxes (Buyers)
- _____ Reimbursement of Seller's Escrow
- _____ MIP/ PMI Mortgage Insurance Premium
- _____ Prepaid Hazard Insurance
- _____ Prepaid Interest
- _____ Pro-Rated Property Taxes (Sellers)
- _____ Pro-Rated Condo / Homeowners Fees
- _____ Flood Insurance
- _____ Earnest Money Deposit

THIS ADDENDUM, UPON IT'S EXECUTION BY BOTH PARTIES, IS HEREWITH MADE AN INTEGRAL PART OF THE AFOREMENTIONED CONTRACT FOR SALE AND PURCHASE.

Witness

Buyer

Witness

Buyer

Witness

Seller

Witness

Seller

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"Each office independently owned and operated."