



**Agent**  
**Advisor**  
**Advocate**

*I am an expert at helping my clients confidently navigate the home buying and selling process. I will empower you to make great decisions with great information.*



## What does it cost to sell a home?

- **Title Insurance Premium** - The seller typically pays for an insurance policy for the buyer that provides protection to the buyer against any unrecorded property liens. As quoted from the Colorado Department of Regulatory Agency, DORA). Title insurance is: "An agreement, that should a problem arise in the ownership records of your property, your insurer will fix the problem, defend you against it, or compensate you for any losses." The cost is related the negotiated purchase price of the home.
- **Brokers Fees (Commissions)** – A fee paid to the real estate brokers involved in the sale your home. The total commission to be paid, to buyer and seller agents, is negotiated between the Seller and the Selling (Listing) Agent. That negotiated amount is then split, as determined by seller, between the seller's agent and the buyer's agent.
- **Closing Fee** – A fee paid to the title company to perform the act of closing. This is NOT the same as closing costs on the buyer's loan.
- **Property Taxes for Current Year** – In Colorado property taxes are paid in 'arrears' meaning on April 15 of the following year you will be paying the property taxes for the portion of the year you owned the house in this current year. For example: If a home is sold on June 30<sup>th</sup> then the Seller will credit to the Buyer, at closing, an amount equal to 6 months of that year's property tax.
- **Repairs Prior to Sale** – Cost to make repairs and updates to prepare your home for sale. This is at the seller's discretion with advice from the seller's agent.
- **HOA fees** – Some HOA's charge fees when you change ownership. If you live in a neighborhood with an HOA be sure you understand what charges you may incur because of a transfer of ownership.
- **Sales Concessions & Down Payment Assistance** – Monetary incentives offered to buyers during the negotiation process.
- **Recording and Miscellaneous Fees** – as determined by the title company, the state or county in which the property is located or any attorneys or other professionals involved in the transaction.