

Homebuying Cost Breakdown



Recording Fee

Paid to a city or court for recording real estate records



Underwriting & Processing Fee

Fee for preparing and submitting mortgage-related documents
*The only fee charged by the ACM



Survey Fee

The cost associated with hiring a surveyor to produce a depiction of a property's boundaries, etc.



Title Search/Insurance Fee

The title company searches a property's title history.



Notary Fee

A notary is a person authorized by the state to witness the signing of important documents



Home Inspection

A home inspection helps to determine potential issues of a property. Certain mortgages may require one.



Attorney Fee

Attorneys prepare and review all closing documents on behalf of the lender



Escrow Deposit

Covers expenses such as property taxes, homeowner's insurance, or private mortgage insurance



Credit Report Fee

When you apply for a mortgage, your lender is required to obtain your credit report



Appraisal Fee

An appraisal determines the current market value of a property



Title Insurance

Protects lenders and homebuyers from financial loss sustained from defects in a title to a property.



Flood Certification

Confirms whether a property falls under FEMA's regulated flood zone.



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