

UP-FRONT COSTS

Other than your down payment and closing costs (closing costs run about 3% of sales price; down payment determined by Buyer and Lender), you'll need to have money up front for the following charges (*prices are approximations and are not guaranteed*):

Earnest Money <i>(this amount is applied to your down payment, and can be more or less, depending on price of property)</i>	At least 1% of sales price
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Credit Check	\$50-75
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Appraisal	\$350-500
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Inspections:

Home Inspection	\$250-500 avg.
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Radon*	\$130 avg.
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Lead Based Paint*	\$400 avg.
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Structural Engineers*	\$150/hour avg.
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*necessity of these separate inspections at sole discretion of buyer