## ADDITIONAL FEES ASSOCIATED WITH THE HOME BUYING PROCESS

These fees are not part of the Good
Faith Estimate or Closing cost
worksheet from your lender. They are
associated with home purchases and
can be incurred during the contract
Due Diligence period. Buyers choose
these costs to protect and assess their
investment, and they are not
reimbursed by the seller.

## **TESTING**

- Home Inspection
- Radon Test
- Termite Inspection
- Septic Tank Inspection
- Property Survey
- Pool Inspection
- Mold Test
- Sewer Scope
- Chimney Inspection
- Other



## OTHER TASKS

- Research the neighborhood during Due Diligence using resources like Family Watchdog and Google Maps to identify potential noise factors and other concerns.
- Confirm Homeowners Association fees with the seller to ensure no additional costs apply.
- Schedule evaluations and price quotes from specialists (painter, roofer, HVAC, etc.) for any concerns beyond the home inspection.
- Calculate new annual property taxes based on the property's recorded value and local mileage rates, checking for additional city taxes.
- Consult an Insurance Agent about home insurance costs, noting that prior claims, flood zones, or roof age may increase premiums. If planning to install a pool, check with the permitting department for potential issues like permeable area and sewer line locations.

