

<b>2006 Survey of Average Closing Costs</b>	<b>Maryland</b>	<b>Arizona</b>
Loan amount	\$180,000	\$180,000
Points (\$)	\$887	\$905
Administration fee	\$200	\$200
Application fee	\$282	\$280
Commitment fee	--	--
Document preparation	\$215	\$228
Mortgage broker, origination or lender fees	\$1,010	\$809
Funding fee	\$188	\$188
Processing	\$398	\$392
Tax service	\$69	\$68
Underwriting	\$330	\$295
Wire transfer	\$25	\$25
Appraisal	\$315	\$309
Attorney, closing or settlement fee	\$456	\$414
Credit report	\$20	\$18
Flood certification	\$15	\$14
Pest and other inspection	\$55	\$53
Postage / courier	\$45	\$49
Survey	\$195	\$300
Title insurance	\$854	\$662
Title work: Title search, plat drawing, name search, endorsements	\$205	\$116
<b>Total average fees</b>	<b>\$3,010</b>	<b>\$2686</b>

Not every lender charges for every item. The averages shown are for those that do charge for the item. This chart omits taxes and government fees such as documentary stamps, which can vary between cities and counties. It also omits escrow and prepaid items, which will vary by what day in the month and what month in the year you have your closing.

For information on how to estimate prepaid items see next month's Rose Report.

Source: Bankrate.com research