

Closing costs averages: Tennessee

Loan amount: \$200,000

Item	Memphis, Tenn.	U.S. Average
Origination fees		
Points (\$)	\$762.29	\$710.94
Application fees	\$422.50	\$438.21
Commitment fee	\$565.00	\$565.72
Document preparation	\$170.00	\$187.24
Funding fee	\$225.00	\$225.00
Origination or lender fees	\$1,110.00	\$1,114.81
Processing	\$376.25	\$370.93
Tax service	\$65.17	\$66.28
Underwriting	\$255.00	\$246.84
Wire transfer	\$30.00	\$29.23
Title and closing		
Appraisal	\$325.00	\$325.98
Attorney, closing or settlement fee	\$306.43	\$343.89
Credit report	\$12.74	\$12.52
Flood certification	\$11.00	\$11.10
Pest, other inspection	\$50.00	\$49.95
Postage/courier	\$27.82	\$28.30
Survey	\$112.50	\$134.85
Title insurance	\$772.23	\$707.30
Title work: Title search, plat drawing, name search, endorsements	\$148.00	\$197.71
Government fees		
Recording fee	\$98.67	\$95.12
City/county/state tax stamps/ intangible tax	\$991.10	\$1,371.49
Pre-paid	\$1,541.89	\$1,468.55
Escrow	\$700.00	\$707.56
Total cost	\$4,121.46	\$3,681.04
Average origination	\$1,333.00	\$1,294.04
Average title and closing	\$1,498.51	\$1,442.17
Average origination plus title	\$2,831.51	\$2,736.21