

**Classification of Sample Closing Costs
As an Exchange or Non-Exchange Expense**

Exchange Expense	Non-Exchange Expense
Sales Commission	Rent Proration
Legal Fees	Utilities
Finders Fees	Points
Escrow Fees	Mortgage Insurance
Inspection/Testing Fees	Property Liability Insurance
Transfer Taxes	Application Fees
Owner's Title Insurance	Lender's Title Insurance
Recording Fees	Assumption Fees
Appraisal Fees	Home Owners Dues
Exchange Fees	Repairs/Termite Work
Messenger Fees	Security Deposits
Document Fees	Loan Acquisition Fees
Statement Fees	Property Taxes
Tax Service	
Processing Fees	
Notary Fees	
Survey Costs	
Engineering Fees	