

# Who Pays What in Arizona Real Estate

## (Cochise County Edition)

Buyer Costs	Seller Costs
Loan origination & lender fees	Realtor commissions
Appraisal (\$300–\$500)	Owner's Title Insurance policy
Home inspections (\$275–\$350+)	Escrow/closing fee (half, if split)
Escrow/closing fee (half, if split)	HOA disclosure/resale package fees
Recording fees (~\$297)	Repairs agreed upon after inspection
Prepaid property taxes & insurance	Payoff of mortgage or liens
HOA transfer/estoppel fees (if applicable)	
Private Mortgage Insurance (if <20% down)	

### ■ Seller Concessions (Negotiable!)

- Buyers may ask sellers to help with closing costs
- Limits by loan type: FHA (6%), VA (4%), Conventional (3–6%)
- Can cover lender/title/appraisal/prepays — *not down payment*

■ **Key Takeaway:** Closing costs are flexible — my job is to negotiate the best deal for you.

### Victor Alvarado

Your Cochise County Realtor®

Tierra Antigua Realty

■ Phone | ✉ Email