

深度解剖佛州买卖房产过户清单

From 佛州房产在线 美国佛州房产在线 2018-10-08

前言

近阶段我们收到很多读者咨询，问在买房或者卖房子时的花费种类都有哪些？花费是如何计算的？小编深知花费的多少会影响到潜在客户对房产的判断，所以今天准备用这篇文章来帮大家解剖花费清单这份文件，让大家充分做好准备。

过户清单的种类和区别

在2016年之前，全佛州只有一种形式的过户清单叫做HUD（SETTLEMENT STATEMENT）。但是由于政治原因（具体不甚了解），2016年之后发生了改革，过户清单改为了两种形式：对于现金房产交易我们始终称之为HUD；而对于贷款购买的交易改名为CD（CLOSING STATEMENT）。大家可以根据自己的买卖情况对号入座。

◆ HUD只包含了房产交易中正常的过户费用，而CD除了包含房产过户费用，还包括银行贷款收取买家的各种费用（评估费，行政费，信用调查费，保险费等）；

◆ 对于卖家而言，HUD和CD没有区别（除了格式不一样），数字完全一样；而买家就会有区别（是否包含银行费用）；

◆ HUD和CD的清单格式不同（虽然内容相似）；

◆ CD的内容会比HUD来的更加繁琐，因为有银行费用的介入；

◆ 除了清单以外，CD的过户文件更多（主要是银行方面），HUD只有正常的过户费用。

HUD示例图

J. Summary of borrower's transaction		K. Summary of seller's transaction	
100. Gross amount due from borrower:		400. Gross amount due to seller:	
101. Contract sales price	208,900.00	401. Contract sales price	208,900.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (Line 1400)	11,365.66	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance:		Adjustments for items paid by seller in advance:	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments from 03/02/12 to 03/31/12	39.56	408. Assessments from 03/02/12 to 03/31/12	39.56
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross amount due from borrower:	220,305.22	420. Gross amount due to seller:	208,938.56
200. Amounts paid or in behalf of borrower:		500. Reductions in amount due to seller:	
201. Deposit or earnest money	1,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	203,603.00	502. Settlement charges to seller (line 1400)	14,483.50
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Principal amount of second mortgage		504. Payoff of first mortgage loan	150,874.36
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507. Deposit is being disbursed as proceeds	
208. Principal amt of mortgage held by seller		508. Principal amt of mortgage held by seller	
209. Seller paid closing cost-#803,804,805,901,1001,1101 *	6,000.00	509. Seller paid closing cost-#803,804,805,901,1001,1101	6,000.00
209a. *and 1201,1204,1301 & Pt.of 903		509a.	
209b. Settlement fee paid by seller	350.00	509b. Settlement fee paid by seller	350.00
209c. Owner Title insurance paid by seller	1119.50	509c. Owner Title insurance paid by seller	1119.50
209d. Deed Stamps paid by seller	1462.30	509d. Deed Stamps paid by seller	1462.30
209e. Tax Service fee paid by seller	78.00	509e. Tax Service fee paid by seller	78.00
209f.		509f.	
Adjustments for items unpaid by seller:		Adjustments for items unpaid by seller:	
210. City/town taxes		510. City/town taxes	
211. County taxes from 01/01/12 to 03/02/12	568.72	511. County taxes from 01/01/12 to 03/02/12	568.72
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total paid by/for borrower:	214,181.52	520. Total reductions in amount due seller:	174,938.38
300. Cash at settlement from/to borrower:		600. Cash at settlement to/from seller:	
301. Gross amount due from borrower (line 120)	220,305.22	601. Gross amount due to seller (line 420)	208,939.56
302. Less amount paid by/for the borrower (line 220)	(214,181.52)	602. Less total reductions in amount due seller (line 520)	(174,938.38)
303. Cash (<input checked="" type="checkbox"/> From <input type="checkbox"/> To) Borrower:	6,123.70	603. Cash (<input checked="" type="checkbox"/> To <input type="checkbox"/> From) Seller:	34,003.18

CD示例图

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Date Issued	4/15/2013
Closing Date	4/15/2013
Disbursement Date	4/15/2013
Settlement Agent	Epsilon Title Co.
File #	12-3456
Property	456 Somewhere Ave Anytown, ST 12345
Sale Price	\$180,000

Borrower	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345
Seller	Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345
Lender	Ficus Bank

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
Loan ID #	123456789
MIC #	000654321

Projected Payments		
Payment Calculation	Years 1-7	Years 8-30
Principal & Interest	\$761.78	\$761.78

[illegible]

→ 过户房产信息

卖家过户清单栏 ←

→ 买家过户清单栏

合约里面所规定的 买卖双方的费用清单

(a) COSTS TO BE PAID BY SELLER:

- Documentary stamp taxes and surtax on deed, if any
 - Owner's Policy and Charges (if Paragraph 9(c)(i) is checked)
 - Title search charges (if Paragraph 9(c)(iii) is checked)
 - Municipal lien search (if Paragraph 9(c)(i) or (iii) is checked)
 - HOA/Condominium Association estoppel fees
 - Recording and other fees needed to cure title
 - Seller's attorneys' fees
 - Other: _____
- If, prior to Closing, Seller is unable to meet the AS IS Maintenance Requirement as required by Paragraph 11 a sum equal to 125% of estimated costs to meet the AS IS Maintenance Requirement shall be escrowed at Closing. If actual costs to meet the AS IS Maintenance Requirement exceed escrowed amount, Seller shall pay such actual costs. Any unused portion of escrowed amount(s) shall be returned to Seller.

卖方过户费用包括：（如上图所示）

- ▶ 政府过户税 (Doc Stamp)
- ▶ 房主产权保险 (Owner's Policy and Charges可选择)
- ▶ 房产调查(Title Search, 可选择)
- ▶ 房产抵押调查 (Lien Search, 可选择)
- ▶ 物业信息核实信 (HOA Estoppel fees)
- ▶ 信息归档费和其他费用 (Recording and other fees)
- ▶ 卖方过户律师费 (Seller's attorneys' fees)

(b) COSTS TO BE PAID BY BUYER:

- Taxes and recording fees on notes and mortgages
- Recording fees for deed and financing statements
- Owner's Policy and Charges (if Paragraph 9(c)(ii) is checked)
- Survey (and elevation certification, if required)
- Lender's title policy and endorsements
- HOA/Condominium Association application/transfer fees
- Municipal lien search (if Paragraph 9(c)(ii) is checked)
- Other: _____
- Loan expenses
- Appraisal fees
- Buyer's Inspections
- Buyer's attorneys' fees
- All property related insurance
- Owner's Policy Premium (if Paragraph 9 (c)(iii) is checked.)

买方过户费用包括：（如上图所示）

- ▶ 贷款方面的归档费和税费（Taxes and recording fees on notes and mortgages）
- ▶ 产权归档费用（Recording fees for deed and financing statements）
- ▶ **房主产权保险（Owner's Policy and Charges 可选择）**
- ▶ 房产土地文件（Survey and elevation certification, 只有独栋和联排才会需要）
- ▶ 银行房产保险（Lender's Title Policy and Endorsements）
- ▶ 物业申请费用（HOA/condo Association Application）
- ▶ **房产调查（Title Search, 可选择）**
- ▶ **房产抵押调查（Lien Search, 可选择）**
- ▶ 贷款花费（Loan Expenses）
- ▶ 房产评估费用（Appraisal Fees）
- ▶ 检房费用（Buyer's Inspections）
- ▶ 买家过户律师费（Buyer's Attorneys' fees）
- ▶ 房产保险费用（All Property Related Insurance）

上文中标记红色字体和“可选择”的内容是关于房产产权调查的内容，产权调查费用到底谁来支付，是可以有选择性的。合约规定：这些费用既可以是由卖家来支付，也可以由买家来支付；当然也可以双方来分开支付。（合约具体如何规定和选择，请见后文）

其他费用

除了以上的费用以外，还有一些费用数字会出现在过户清单里面

- 房产交易价格
- 第一笔定金和第二笔定金金额
- 今年房地产税的分配
- 卖家给到买家的优惠
- 买卖双方房产经纪人的佣金（只出现卖家栏中）
- 电子扫描和印刷费
- 资金转账银行手续费

谁来支付产权调查方面的费用

- ☐ (i) Seller shall designate Closing Agent and pay for Owner's Policy and Charges, and Buyer shall pay the premium for Buyer's lender's policy and charges for closing services related to the lender's policy, endorsements and loan closing, which amounts shall be paid by Buyer to Closing Agent or such other provider(s) as Buyer may select; or
- ☐ (ii) Buyer shall designate Closing Agent and pay for Owner's Policy and Charges and charges for closing services related to Buyer's lender's policy, endorsements and loan closing; or
- ☒ (iii) [MIAMI-DADE/BROWARD REGIONAL PROVISION]: Seller shall furnish a copy of a prior owner's policy of title insurance or other evidence of title and pay fees for: (A) a continuation or update of such title evidence, which is acceptable to Buyer's title insurance underwriter for reissue of coverage; (B) tax search; and (C) municipal lien search. Buyer shall obtain and pay for post-Closing continuation and premium for Buyer's owner's policy, and if applicable, Buyer's lender's policy. Seller shall not be obligated to pay more than \$_____ (if left blank, then \$200.00) for abstract continuation or title search ordered or performed by Closing Agent.

在上文提到，合约可以规定由哪一方来支付房产产权方便调查的费用。这点很多买家卖家都很少知道。（如上图所示）这是佛州标准版购房合约中对产权费用规定的条文

选项i: 卖家来指定过户公司并且支付所有产权方面的调查费用，包括产权保险，产权调查，房产抵押调查

选项ii:买家来指定过户公司并且支付所有产权方面的调查费用，包括产权保险，产权调查，房产抵押调查

选项iii:(也是目前最大众的选项) 根据郡县规定，买家来指定过户公司并且购买产权保险；卖家来承担产权调查和房产抵押调查的费用。换句话说，买卖双方来不平均分摊这些花费。

南佛州房产花费费用预估

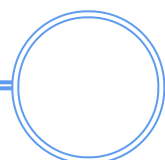
买房花费表格

房产价格	房价	卖家收取
过户服务费	\$450-\$950	过户公司收取
产权保险	TBA （预估 0.5%的房价）	产权保险公司收取
检房费	\$250-\$450	检房师收取
文本记录打印费	\$50-\$100	过户公司收取
物业相关花费	\$100-\$300	物业公司收取
Lien search* (optional)	\$200-\$350	数据记录公司收取
Title search* (optional)	\$200-\$350	数据记录公司收取
银行费用	TBA	请咨询银行或贷款经纪人

卖房花费表格

房产过户费	\$450-\$950	过户公司收取
房产过户税	房价*0.6/100 or *0.7/100	政府收取
经纪人佣金	6% 的房价	房产经纪人收取
Lien search (optional)	\$200-\$350	数据记录公司收取
Title search (optional)	\$200-\$350	数据记录公司收取
物业过户资料购买	\$100-\$250	物业公司收取
Estoppel Letter	\$150-\$350	数据公司

以上就是小编为大家带来的对佛州买卖房产过户清单的解读。欢迎大家继续关注美国佛州房产在线，获取更多新鲜房产资讯。



美国佛州房产在线

新鲜的房产资讯平台



长按二维码关注