

# Closing Costs Worksheet

Charlotte, NC - 2026

Typical closing costs for Charlotte home buyers range from 2% to 4% of the purchase price. Use this worksheet to estimate your total closing expenses and plan your budget accordingly.

Fee Type	Estimated Cost	Who Pays?	Your Cost
Attorney Fee	\$750 - \$1,200	Buyer	
Lender Origination Fee	0.5% - 1% of loan	Buyer	
Appraisal	\$500 - \$700	Buyer	
Credit Report	\$30 - \$50	Buyer	
Title Search & Insurance	\$500 - \$1,000	Buyer	
Recording Fees	\$60 - \$90	Buyer	
Survey Fee	\$400 - \$600	Buyer	
Pest Inspection	\$85 - \$150	Buyer	
HOA Transfer Fees	\$200 - \$500	Buyer/Seller	
Prepaid Property Taxes	2-6 months	Buyer	
Homeowner's Insurance	\$600 - \$1,200	Buyer	
Escrow/Prepays	Varies	Buyer	
<b>TOTAL ESTIMATED</b>			