



# NORTHERN CALIFORNIA CLOSING COST - WHO PAYS WHAT

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**CHICAGO TITLE**  
 INSURANCE COMPANY

39 S. Livermore Ave., #225  
 Livermore, CA 94550

| COUNTY        | ESCROW CHARGES                               | TITLE FEES (OWNER'S POLICY)                                    | COUNTY TRANSFER TAX AMOUNT/\$1000   | CITY TRANSFER TAX AMOUNT/\$1000  |
|---------------|--|--|---|--|
| Alameda       | Buyer Pay                                    | Buyer Pay  | Seller Pays 1.10 (except City of Alameda Buyer-Seller split 50/50)  | Buyer-Seller split<br>Alameda - \$12.00<br>Albany - \$11.50<br>Berkeley - \$15.00<br>Hayward - \$4.50<br>Oakland - \$15.00<br>Piedmont - \$13.00<br>San Leandro - \$6.00 |
| Contra Costa  | Buyer Pay                                    | Buyer Pay  | Seller Pay \$1.10   | Buyer-Seller Split<br>Richmond - \$7.00  |
| El Dorado     | Buyer-Seller split                           | Buyer-Seller Split   | Seller Pay \$1.10   | None   |
| Fresno        | Buyer-Seller split                           | Seller Pay   | Seller Pay \$1.10   | None   |
| Madera        | Buyer-Seller split                           | Seller pays in Valley area; Buyer-Seller split :Mountain Area  | Seller Pay \$1.10   | None   |
| Marin         | Buyer Pay                                    | Buyer Pay  | Seller Pay \$1.10   | Seller Pay<br>San Rafael \$2.00  |
| Mendocino     | Buyer Pay                                    | Buyer Pay  | Seller Pay \$1.10   | None   |
| Merced        | Buyer-Seller split                           | Buyer-Seller split   | Seller Pay \$1.10   | None   |
| Monterey      | Buyer-Seller split                           | Buyer-Seller split: Salinas<br>Seller Pay: Monterey/Penninsula | Seller Pay \$1.10   | None   |
| Napa          | Buyer Pay                                    | Buyer Pay  | Seller Pay \$1.10   | None   |
| Nevada        | Buyer-Seller split                           | Buyer-Seller split   | Seller Pay \$1.10   | None   |
| Placer        | Buyer-Seller split                           | Seller Pay   | Seller Pay \$1.10   | None   |
| Sacramento    | Buyer-Seller split                           | Seller Pay   | Seller Pay \$1.10   | Buyer-Seller split<br>Sacramento - \$2.75  |
| San Francisco | Buyer Pay                                    | Buyer Pay  | Seller Pay<br>\$100K-\$250K- \$5.00<br>\$250K-\$999K- \$6.80<br>\$1M - \$5M - \$7.50<br>\$5M plus - \$15.00 |  |
| San Joaquin   | Buyer-Seller split                           | Buyer-Seller split   | Seller Pay \$1.10   | None   |
| San Mateo     | Buyer Pay                                    | Buyer Pay  | Seller Pay \$1.10   | Buyer-Seller split<br>San Mateo - \$5.00   |
| Santa Clara   | Seller Pay                                   | Seller Pay   | Seller Pay \$1.10   | Buyer-Seller split<br>Palo Alto - \$3.30<br>Mountain View - \$3.30<br>San Jose - \$3.30  |
| Santa Cruz    | Buyer-Seller split                           | Buyer-Seller split   | Seller Pay \$1.10   | None   |
| Shasta        | Buyer-Seller split                           | Buyer-Seller split   | Seller Pay \$1.10   | None   |
| Solano        | Buyer Pay                                    | Buyer Pay  | Seller Pay \$1.10   | Seller Pay<br>Vallejo - \$3.30   |
| Sonoma        | Buyer Pay                                    | Buyer Pay  | Seller Pay \$1.10   | Seller Pay<br>Cloverdale - \$1.10<br>Cotati - \$1.90<br>Petaluma - \$2.00<br>Santa Rosa - \$2.00<br>Sebastopol - \$2.00  |
| Stanislaus    | Buyer-Seller split                           | Buyer-Seller split: Turlock<br>Seller Pay: All others          | Seller Pay \$1.10   | None   |
| Tehama        | Buyer-Seller split                           | Buyer-Seller split   | Seller Pay \$1.10   | None   |
| Trinity       | Buyer-Seller split                           | Buyer-Seller split   | Seller Pay \$1.10   | None   |
| Yolo          | Seller Pay: All others<br>Buyer Pay in Davis | Seller Pay: All others<br>Buyer Pay in Davis                   | Seller Pay \$1.10   | Seller Pay<br>Woodland \$1.10  |