

A Guide to CA Closing Costs

Alameda	County	Escrow Charges	Title Fees Owner's Policy	Documentary Transfer Tax \$1.10 per \$1,000 or \$0.55 per \$500	City Transfer Tax Amount per \$1,000
Contra Costa Buyer Pays Buyer Pays Buyer-Seller 50% #El Cerrito - \$12.30 Buyer-Seller 50% Buyer - Seller 50% Seller Pays Seller Pays None Seller Pays None Buyer - Seller 50% Seller Pays None Buyer - Seller 50% Seller Pays None Los Angeles Buyer - Seller 50% Buyer - Seller 50% Seller Pays Seller Pays Seller Pays None Los Angeles Buyer - Seller 50% Buyer - Seller 50% Seller Pays Seller Pays Seller Pays Seller Pays Marin Buyer - Seller 50% Buyer - Seller 50% Buyer - Seller 50% Seller Pays None Monterey Buyer - Seller 50% Seller Pays Seller Pays None None None Seller Pays None None Seller Pays Seller Pays None Seller Pays None Seller Pays Seller Pays None Seller Pays None Seller Pays Seller Pays None San Benation Suyer - Seller 50% Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays None San Benation Buyer - Seller 50% Seller Pays Seller Pays Seller Pays None San Benation Buyer - Seller 50% Seller Pays Seller Pays Seller Pays None San Benation Buyer - Seller 50% Seller Pays Seller Pays None Seller Pays Seller Pays None San Benation Suyer - Seller 50% Seller Pays Seller Pays Seller Pays None San Benation Suyer - Seller 50% Seller Pays Seller Pays None Seller Pays Seller Pays Seller Pays None Seller Pays Seller Pays Seller Pays Seller Pays None Seller Pays Seller Pays Seller Pays Seller Pays Seller	Alameda	Buyer Pays	Buyer Pays		Albany - \$11.50
El Dorado Buyer - Seller 50% Buyer - Seller 50% Seller Pays Seller Pays None	Colusa	Buyer - Seller 50%	Buyer - Seller 50%	Seller Pays	
Presno Buyer - Seller 50% Seller Pays Seller Pays None	Contra Costa		Buyer Pays	Seller Pays	#5El Cerrito - \$12.50 up to \$999,999.99 - \$7.00 \$1,000,000 to \$ 3,000,000 - \$12.50 \$3,000,001 to \$ 10,000,000 - \$25.00
Glenn Buyer - Seller 50% Buyer - Seller 50% Seller Pays None Kern Buyer - Seller 50% Seller Pays Seller Pays None Los Angeles Buyer - Seller 50% Seller Pays Seller Pays Transfer Tax varies by city. Please contact your Old Republic Escrow Officer for more details. Marin Buyer Pays Buyer Pays Seller Pays Seller Pays Sponder Morecad Buyer - Seller 50% Buyer Pays Seller Pays None More Buyer - Seller 50% Seller Pays Seller Pays None Napa Buyer - Seller 50% Seller Pays Seller Pays None Crange Buyer - Seller 50% Seller Pays Seller Pays None Riverside Buyer - Seller 50% Seller Pays None San Benito Seller Pays Seller Pays <	El Dorado	Buyer - Seller 50%	Buyer - Seller 50%	Seller Pays	None
Kern Buyer - Seller 50% Seller Pays Seller Pays None Los Angeles Buyer - Seller 50% Seller Pays Seller Pays Seller Pays Transfer Tax varies by city. Please contact your Old Republic Escrow Officer for more details. Marin Buyer - Seller 50% Buyer - Seller 50% Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays None Mone Buyer - Seller 50% Seller Pays Seller Pays None Seller Pays None Napa Buyer - Seller 50% Seller Pays Seller Pays None Seller Pays None Placer Buyer - Seller 50% Seller Pays Seller Pays None Seller Pays Seller Pays Seller Pays None Saramento Buyer - Seller 50% Seller Pays Seller Pays Buyer-Seller 50% Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays None San Bernardino Buyer - Seller 50% Seller Pays Seller Pays None Seller Pays Seller Pays None S	Fresno	Buyer - Seller 50%	Seller Pays	Seller Pays	None
Los Angeles Buyer - Seller 50% Seller Pays Seller Pays Transfer Tax varies by city. Please contact your Old Republic Escrow Officer for more details. Marin Buyer Pays Buyer Pays Seller Pays Seller Pays S.2.00 in city of San Rafael Merced Buyer - Seller 50% Buyer Pays Seller Pays None None Montery Buyer Pays Buyer Pays Seller Pays None Orange Buyer - Seller 50% Seller Pays None Placer Buyer - Seller 50% Seller Pays None Riverside Buyer - Seller 50% Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays Seller Pays None San Bernito Seller Pays Seller Pays Seller Pays None San Bernito Seller Pays Seller Pays Seller Pays None None Seller Pays Seller Pays None San Branction Buyer - Seller 50% Seller Pays Seller Pays None None Seller Pays Seller Pays None Seller Pays None Seller Pays	Glenn	Buyer - Seller 50%	Buyer - Seller 50%	Seller Pays	None
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Merced Buyer - Seller 50% Buyer - Seller 50% Seller Pays None Monterey Buyer - Seller S0% Seller Pays Seller Pays None Napa Buyer Pays Buyer Pays Seller Pays None Orange Buyer - Seller 50% Seller Pays Seller Pays None Placer Buyer - Seller 50% Seller Pays Seller Pays None Sacramento Buyer - Seller 50% Seller Pays Seller Pays Seller Pays Sacramento Buyer - Seller 50% Seller Pays Seller Pays Seller Pays San Bernatdino Buyer - Seller 50% Seller Pays Seller Pays None San Diego Buyer - Seller 50% Seller Pays Seller Pays None San Francisco Buyer Pays Buyer Pays Seller Pays None San Joaquin Buyer - Seller 50% Buyer Pays Seller Pays None San Mateo Buyer Pays Seller Pays<	Los Angeles	Buyer - Seller 50%	Seller Pays	Seller Pays	
Monterey Buyer - Seller 50% Seller Pays Seller Pays None	Marin	Buyer Pays		Seller Pays	Seller Pays \$2.00 in city of San Rafael
Napa Buyer Pays Buyer Pays Seller Pays Seller Pays None	Merced	Buyer - Seller 50%	Buyer - Seller 50%	Seller Pays	None
OrangeBuyer - Seller 50%Seller PaysSeller PaysNonePlacerBuyer - Seller 50%Seller PaysSeller PaysNoneRiversideBuyer - Seller 50%Seller PaysSeller PaysSeller PaysSeller PaysSacramentoBuyer - Seller 50%Seller PaysSeller PaysBuyer-Seller Pays \$2.75 in city of SacramentoSan BenitoSeller PaysSeller PaysNoneSan BernardinoBuyer - Seller 50%Seller PaysNoneSan DiegoBuyer - Seller 50%Seller PaysNoneSan FranciscoBuyer PaysIncluded in the City Transfer Tax Siller PaysSeller PaysNoneSan JoaquinBuyer - Seller 50%Buyer - Seller 50%Seller PaysNoneSan MateoBuyer PaysBuyer PaysSeller PaysNoneSanta ClaraSeller PaysSeller PaysNoneSanta CruzBuyer - Seller 50%Seller PaysBuyer Seller - 50%\$0.30 in Hillsborough Buyer-Seller - 50%So.00 in San MateoSolanoBuyer - Seller 50%Buyer - Seller 50%Seller PaysNoneSolanoBuyer - Seller 50%Seller PaysNoneSonomaBuyer PaysBuyer PaysSeller PaysSeller PaysSuller PaysSeller PaysSeller PaysSeller PaysSuller PaysSeller PaysSeller PaysSeller PaysSuller PaysSeller PaysSeller PaysSeller PaysSuller PaysSeller PaysSeller PaysNoneSuller Pays <td>Monterey</td> <td>Buyer - Seller 50%</td> <td>Seller Pays</td> <td>Seller Pays</td> <td>None</td>	Monterey	Buyer - Seller 50%	Seller Pays	Seller Pays	None
Placer Buyer - Seller 50% Seller Pays None San Bernardino Buyer - Seller 50% Seller Pays Seller Pays None Seller Pays Seller Pays Seller Pays None Seller Pays Seller Pays Seller Pays None Seller Pays Se	Napa	Buyer Pays	Buyer Pays	Seller Pays	None
RiversideBuyer - Seller 50%Seller PaysSeller PaysSeller PaysSeller Pays \$1.10 in city of RiversideSacramentoBuyer - Seller 50%Seller PaysSeller PaysBuyer-Seller Pays \$2.75 in city of SacramentoSan BenitoSeller PaysSeller PaysNoneSan BernardinoBuyer - Seller 50%Seller PaysSeller PaysNoneSan DiegoBuyer - Seller 50%Seller PaysSeller PaysNoneSan FranciscoBuyer PaysBuyer PaysIncluded in the City Transfer TaxSeller Pays Through \$250,000 - \$5.00 \$5,000,000 to \$9,999,999 - \$27.50 \$1,000,000 to \$4,999,999 - \$5.80 \$1,000,000 to \$4,999,999 - \$5.80 \$1,000,000 to \$4,999,999 - \$27.50 \$25,000,000 or more - \$30.00San JoaquinBuyer - Seller 50%Buyer PaysSeller PaysNoneSan MateoBuyer PaysBuyer PaysSeller PaysNoneSanta ClaraSeller PaysSeller PaysSeller PaysBuyer-Seller - 50% \$0.30 in Hillsborough Buyer-Seller - 50% \$5.00 in San MateoSanta CruzBuyer - Seller 50%Buyer - Seller 50%Seller PaysNoneSolanoBuyer PaysBuyer PaysSeller PaysNoneSonomaBuyer PaysBuyer PaysSeller PaysSeller Pays \$3.30 in city of VallejoStanislausBuyer - Seller 50%Seller PaysSeller PaysNoneSutterSeller PaysSeller PaysNoneVenturaBuyer - Seller 50%Seller PaysSeller PaysNone	Orange	Buyer - Seller 50%	Seller Pays	Seller Pays	None
SacramentoBuyer - Seller 50%Seller PaysSeller PaysBuyer-Seller Pays \$2.75 in city of SacramentoSan BenitoSeller PaysSeller PaysNoneSan BernardinoBuyer - Seller 50%Seller PaysSeller PaysNoneSan DiegoBuyer - Seller 50%Seller PaysSeller PaysNoneSan FranciscoBuyer PaysIncluded in the City Transfer TaxSeller Pays Through \$250,000 - \$5,00 \$5,000,000 to \$9,999,999 - \$22.50San JoaquinBuyer - Seller 50%Buyer PaysSeller PaysNoneSan MateoBuyer PaysBuyer PaysSeller PaysBuyer-Seller - 50% \$0.30 in Hillsborough Buyer-Seller - 50% \$5.00 in San MateoSanta ClaraSeller PaysSeller PaysBuyer-Seller - 50% Palo Alto - \$3.30 San Jose - \$3.30 Mountain View - \$3.30Santa CruzBuyer - Seller 50%Buyer - Seller 50%Seller PaysNoneSolanoBuyer PaysBuyer PaysSeller PaysSeller Pays Santa Rosa \$2.00 Petaluma \$2.00StanislausBuyer - Seller 50%Seller PaysNoneSutterSeller PaysSeller PaysNoneVenturaBuyer - Seller 50%Seller PaysNoneYoloBuyer - Seller 50%Seller PaysNone	Placer	Buyer - Seller 50%	Seller Pays	Seller Pays	None
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San BernardinoBuyer - Seller 50%Seller PaysSeller PaysNoneSan DiegoBuyer - Seller 50%Seller PaysSeller PaysNoneSan FranciscoBuyer PaysIncluded in the City Transfer TaxSeller Pays Sellor Sellor 50%\$5,000,000 to \$3,999,999 - \$22.50San JoaquinBuyer - Seller 50%Buyer - Seller 50%Seller PaysNoneSan MateoBuyer PaysBuyer PaysBuyer PaysBuyer PaysSanta ClaraSeller PaysSeller PaysBuyer Seller - 50%\$5.00 in Hillsborrough Buyer Seller - 50%Santa CruzBuyer - Seller 50%Buyer - Seller 50%Seller PaysBuyer Seller - 50%\$1.000 in San MateoSolanoBuyer PaysBuyer - Seller PaysNoneSonomaBuyer PaysBuyer PaysSeller PaysSeller PaysSonomaBuyer PaysSeller PaysSeller PaysSeller PaysSutterSeller PaysSeller PaysNoneVenturaBuyer - Seller 50%Seller PaysSeller PaysNoneYoloBuyer - Seller 50%Seller PaysNone	Sacramento	Buyer - Seller 50%	Seller Pays	Seller Pays	Buyer-Seller Pays \$2.75 in city of Sacramento
San DiegoBuyer - Seller 50%Seller PaysSeller PaysNoneSan FranciscoBuyer PaysBuyer PaysIncluded in the City Transfer TaxSeller Pays Seller Pa	San Benito	Seller Pays	Seller Pays	Seller Pays	None
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San Francisco Buyer Pays Buyer Pays City Transfer Tax City Transfer Tax S250,001 to \$999,999 - \$6.80 \$10,000,000 to \$24,999,999 - \$27.50 \$25,000,000 to \$24,999,999 - \$7.50 \$25,000,000 to \$24,999,999 - \$7.50 \$25,000,000 to \$24,999,999 - \$7.50 \$25,000,000 or more - \$7.50 \$25,000 or m	San Diego	Buyer - Seller 50%	Seller Pays	Seller Pays	None
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Santa Clara Seller Pays None Ventura Buyer - Seller 50% Seller Pays Seller Pays Seller Pays None Yolo Buyer - Seller 50% Seller Pays Seller Pays None None	San Joaquin	Buyer - Seller 50%	Buyer - Seller 50%	Seller Pays	None
Santa Cruz Buyer - Seller 50% Buyer - Seller 50% Seller Pays None Solano Buyer Pays Buyer Pays Seller Pays None Sutter Seller Pays Seller Pays Seller Pays None Ventura Buyer - Seller 50% Seller Pays Seller Pays None Yolo Buyer - Seller 50% Buyer - Seller 50% Seller Pays None	San Mateo	Buyer Pays	Buyer Pays	Seller Pays	Buyer-Seller - 50% \$5.00 in San Mateo
SolanoBuyer PaysBuyer PaysSeller PaysSeller Pays \$3.30 in city of VallejoSonomaBuyer PaysBuyer PaysSeller Pays Santa Rosa \$2.00 Petaluma \$2.00StanislausBuyer - Seller 50%Seller Pays Seller Pays NoneSutterSeller PaysSeller PaysNoneVenturaBuyer - Seller 50%Seller PaysSeller Pays NoneYoloBuyer - Seller 50%Buyer - Seller 50%Seller Pays None	Santa Clara	Seller Pays	Seller Pays	Seller Pays	
SonomaBuyer PaysBuyer PaysSeller PaysSeller Pays Santa Rosa \$2.00 Petaluma \$2.00StanislausBuyer - Seller 50%Seller Pays except Turlock (50/50)Seller PaysNoneSutterSeller PaysSeller PaysNoneVenturaBuyer - Seller 50%Seller PaysSeller PaysNoneYoloBuyer - Seller 50%Buyer - Seller 50%Seller PaysNone	Santa Cruz	Buyer - Seller 50%	Buyer - Seller 50%	Seller Pays	None
Stanislaus Buyer Pays Buyer Pays Santa Rosa \$2.00 Petaluma \$2.00 Stanislaus Buyer - Seller 50% Seller Pays Seller Pays Seller Pays None Sutter Seller Pays Seller Pays Seller Pays Seller Pays None Ventura Buyer - Seller 50% Seller Pays Seller Pays None Yolo Buyer - Seller 50% Seller Pays Seller Pays None	Solano	Buyer Pays	Buyer Pays	Seller Pays	Seller Pays \$3.30 in city of Vallejo
Sutter Seller Pays Seller Pays None Ventura Buyer - Seller 50% Seller Pays Seller Pays None Yolo Buyer - Seller 50% Buyer - Seller 50% Seller Pays None	Sonoma	Buyer Pays		Seller Pays	Seller Pays Santa Rosa \$2.00 Petaluma \$2.00
VenturaBuyer - Seller 50%Seller PaysSeller PaysNoneYoloBuyer - Seller 50%Buyer - Seller 50%Seller PaysNone	Stanislaus		except Turlock (50/50)	Seller Pays	None
Yolo Buyer - Seller 50% Buyer - Seller 50% Seller Pays None	Sutter	_	Seller Pays	Seller Pays	None
	Ventura	Buyer - Seller 50%	Seller Pays	Seller Pays	None
	Yolo	Buyer - Seller 50%	Buyer - Seller 50%	Seller Pays	None
	Yuba	Seller Pays	Seller Pays	Seller Pays	

Contact your local ORT Escrow Officer for the most up-to-date information regarding closing costs in your county.

#1 New Rates Effective 1.1.19
#2 New Rates Anticipated Effective 12.21.18
#3 New Rates Anticipated Effective 1.1.19
#4 New Rates Anticipated Effective 1.2.8.18
#5 New Rates Effective 1.14.19

Effective 12.09.18 | ORF-1002 | Old Republic Title is providing this information as a free customer service and makes no warranties or representations as to its accuracy.

Old Republic Title strongly recommends that consumers confer with their title insurer as underwriting requirements vary among companies and further, obtain guidance and advice from qualified professionals, including attorneys specializing in Real Property, Trusts and/or Title Insurance to get more detailed, and current, information as to any particular situation affecting them.

*San Francisco Transfer Tax is NOT figured incrementally. The TOTAL purchase price determines which Transfer Tax figure applies. All of the closing costs above are allocated between the Buyer and Seller based on custom only and subject to negotiation in the sale of Real Property. These closing costs are deemed reliable, as of December 2016 but are subject to change without notice.

