



# NORTHERN CALIFORNIA CLOSING COST - WHO PAYS WHAT

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**CHICAGO TITLE**  
INSURANCE COMPANY

1646 N. California Blvd., #106  
Walnut Creek, CA 94596

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 Alameda - \$12.00 Albany - \$11.50 Berkeley - \$15.00 Hayward - \$4.50 Oakland - \$15.00 Piedmont - \$13.00 San Leandro - \$6.00
Contra Costa	Buyer Pay	Buyer Pay	Seller Pay \$1.10	Buyer-Seller Split 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 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 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 Sacramento - \$2.75
San Francisco	Buyer Pay	Buyer Pay	Seller Pay \$100K-\$250K- \$5.00 \$250K-\$999K- \$6.80 \$1M - \$5M - \$7.50 \$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 San Mateo - \$5.00
Santa Clara	Seller Pay	Seller Pay	Seller Pay \$1.10	Buyer-Seller split Palo Alto - \$3.30 Mountain View - \$3.30 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 Vallejo - \$3.30
Sonoma	Buyer Pay	Buyer Pay	Seller Pay \$1.10	Seller Pay Cloverdale - \$1.10 Cotati - \$1.90 Petaluma - \$2.00 Santa Rosa - \$2.00 Sebastopol - \$2.00
Stanislaus	Buyer-Seller split	Buyer-Seller split: Turlock 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 Buyer Pay in Davis	Seller Pay: All others Buyer Pay in Davis	Seller Pay \$1.10	Seller Pay Woodland \$1.10