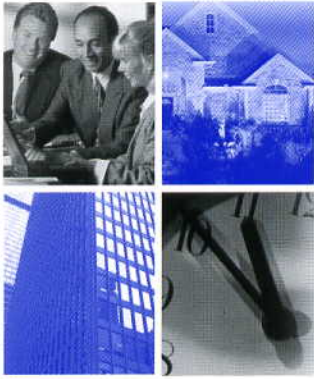


Northern California Closing Costs



COUNTY	ESCROW CHARGES	TITLE FEES (owners policy)	COUNTY CITY TRANSFER TAX Amount/\$1,000	TRANSFER TAX Amount/\$1,000
ALAMEDA	Buyer pay	Buyer Pay	Seller Pay - 1.10	Buyer/Seller (50%@) Alameda - 5.40 Albany - 8.50 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	El Cerrito - 7.00 Pinole - 5.50 Richmond - 7.00 San Pablo - 7.00
EL DORADO	Buyer - Seller (50%@)	Buyer - Seller (50%@)	Seller Pay - 1.10	None
FRESNO	Buyer - Seller (50%@)	Seller Pay	Seller Pay - 1.10	None
MADERA	Buyer - Seller (50%@)	Seller Pay in Valley Area Buyer - Seller (50%@) in Mountain Area	Seller Pay - 1.10	None
MARIN	Buyer Pay	Buyer Pay	Seller Pay - 1.10	Seller Pay - 1.10 San Rafael - 1.45
MENDOCINO	Buyer Pay	Buyer Pay	Seller Pay - 1.10	None
MERCED	Buyer - Seller (50%@)	Buyer - Seller (50%@)	Seller Pay - 1.10	None
MONTEREY	Seller Pay	Seller Pay	Seller Pay - 1.10	None
NAPA	Buyer Pay	Buyer Pay	Seller Pay - 1.10	None
NEVADA	Buyer - Seller (50%@)	Buyer - Seller (50%@)	Seller Pay - 1.10	None
PLACER	Buyer - Seller (50%@)	Buyer - Seller (50%@)	Seller Pay - 1.10	None
SACRAMENTO	Buyer - Seller (50%@)	Seller Pay	Seller Pay - 1.10	Buyer - Seller (50%@) Sacramento - 2.75
SAN FRANCISCO	Buyer Pay	Buyer Pay	Seller Pay - 5.00	San Francisco < 250k - 5.00 > 250 K - 6.80, > 1Mil - 7.50
SAN JOAQUIN	Buyer - Seller (50%@)	Buyer - Seller (50%@)	Seller Pay - 1.10	Stockton - 3.00
SAN MATEO	Buyer Pay	Buyer Pay	Seller Pay - 1.10	Buyer - Seller (50%@) San Mateo - 5.00
SANTA CLARA	Seller Pay	Seller Pay	Seller Pay - 1.10	Buyer - Seller (50%@) Alviso - 3.30 Palo Alto - 3.30 Mountain View - 3.30 San Jose - 3.30
SANTA CRUZ	Buyer - Seller (50%@)	Buyer - Seller (50%@)	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	Cloverdale - 1.10 Cotati - 1.90 Petaluma - 2.00 Rohnert Park - 1.10 Santa Rosa - 2.00 Sebastopol - 2.00
STANISLAUS	Buyer - Seller (50%@)	Seller Pay	Seller Pay - 1.10	None
YOLO	Buyer - Seller (50%@) in Woodland Buyer Pay in Davis	Seller Pay in Woodland Buyer Pay in Davis	Seller Pay - 1.10	Davis - 1.10 West Sacramento - 1.10 Winters - 3.30 Woodland - 2.20

CLOSING COSTS are allocated between buyer and seller on the basis of tradition, but are subject to negotiation in the sale of real property.

Great time and effort has been made to insure the accuracy of the information provided herein. However, state and local laws and procedures are subject to change at any time.