Closing Costs in Oregon: Who Pays What

Jamie Eldrett Real Estate | Last updated: July 18, 2026

The sale price is the headline; closing costs are the fine print that decides what you actually pay or pocket. Oregon has friendlier fine print than most states, including one large tax most of the country pays that Oregonians mostly skip. Here is who customarily pays what, and where the word "customarily" hides a negotiation.

THE GOOD NEWS FIRST: NO TRANSFER TAX

Oregon has no state real estate transfer tax, and Washington County (Portland metro) is the only county with a local one. Selling in Josephine or Jackson County, you skip a tax that costs sellers thousands in most states.

WHAT SELLERS CUSTOMARILY PAY

- **Owner's title insurance policy:** Oregon custom is that the seller buys the policy protecting the buyer's ownership. Roughly $1,000 to $1,500 on a typical Rogue Valley sale, scaled to price.
- **Half the escrow fee:** escrow (the neutral closing company) splits 50/50 by custom; figure several hundred dollars per side.
- **Prorated property taxes** through closing day, and payoff of any mortgage, liens, or deferred-tax balances (a senior deferral or farm deferral payoff comes out of proceeds).
- **Real estate compensation** as negotiated in your listing agreement, plus any buyer-side fee you agreed to cover in the offer. Fully negotiable; the site's Common Questions pages cover how this works now.
- **Any credits you negotiated:** repair credits, closing cost contributions, home warranty.

WHAT BUYERS CUSTOMARILY PAY

- **Lender costs:** origination, underwriting, appraisal, credit report. The bulk of a financed buyer's costs.
- **Lender's title policy:** the smaller policy protecting the loan.
- **Half the escrow fee,** recording fees, and inspections (paid during the transaction, not at closing).
- **Prepaids:** first year of homeowner's insurance, property tax and insurance reserves for the escrow account, prepaid interest. Not fees, but real cash at the table.

All-in, financed buyers commonly land around 2% to 4% of the price in costs and prepaids, on top of the down payment. Seller credits and lender credits can cover much of it; the companion Down Payments guide shows how those stack.

WHERE THE NEGOTIATION LIVES

"Custom" is a default, not a law. Seller-paid closing costs are a standard ask in a balanced market. Title and escrow companies can be shopped. Lender credits trade against your interest rate in either direction. Every one of these numbers appears on your closing statement days before signing: read it line by line and ask about anything unfamiliar. Escrow officers answer questions for a living.

The companion guide **What Happens Between Offer and Close** walks the full escrow timeline these fees live inside.

Figures reflect common Oregon custom and typical ranges as of mid-2026; every fee is negotiable and varies by transaction, county, and provider. General information, not legal, tax, or financial advice.