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NEW YORK — Mortgage closing costs rose six percent over the past year to \$2,402, according to a new study by Bankrate.com. Most of the increases came from origination fees accounted, which jumped eight percent to \$1,730, while third-party fees edged up one percent to \$672.

In Hawaii, average closing costs are \$2,919, the highest in the nation. Alaska (\$2,675), South Carolina (\$2,658), California (\$2,639) and New Mexico (\$2,566) join the Aloha State in the top five.

Wisconsin (\$2,119), Missouri (\$2,188), Kansas (\$2,193), Michigan (\$2,203) and Washington State (\$2,208) comprise the bottom five.

“It’s unlikely that you will move to Wisconsin solely to pay lower closing costs, but you should shop around and compare fees from different loan originators to make sure you get the best deal in your area,” said Polyana da Costa, senior mortgage analyst, Bankrate.com.

The entire list is at <http://www.bankrate.com/finance/mortgages/closing-costs/closing-costs-by-state.aspx>

Bankrate surveyed up to 10 lenders in all 50 states plus the District of Columbia in June 2013. Researchers obtained online good faith estimates for a \$200,000 mortgage to buy a single-family home with a 20 percent down payment. Costs include fees charged by lenders, as well as third-party fees for services such as appraisals. The survey excludes taxes, title fees, property insurance, association fees, interest and other prepaid items.

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