Seller pays owner’s policy

1. Alaska
2. Arizona
3. Arkansas
4. California (varies by county)
   1. Fresno
   2. Humboldt
   3. Inyo
   4. Kern
   5. Kings
   6. Los Angeles
   7. Modoc
   8. Mono
   9. Orange
   10. Plumas
   11. Riverside
   12. Sacramento
   13. San Benito
   14. San Bernardino
   15. San Diego
   16. San Luis Obispo
   17. Santa Barbara
   18. Santa Clara
   19. Stanislaus
   20. Sutter
   21. Tulare
   22. Ventura
   23. Yuba
5. Colorado
6. Florida (seller usually pays but it can vary by county)
   1. Buyers pay in
      1. Collier
      2. Sarasota
      3. Broward
      4. Miami-Dade
7. Idaho
8. Illinois
9. Indiana
10. Kansas
11. Michigan
12. Missouri (per Stewart, seller usually pays in Western Missouri)
13. Montana
14. Nevada
15. New Mexico
    1. Except in Los Alamos (per Stewart)
16. North Dakota
17. Oregon
18. Tennessee
19. Texas
20. Utah
21. Washington
22. Wisconsin
23. Wyoming