



BUYER'S ESTIMATED CLOSING COSTS

Purchasers: _____
 Address: _____
 Sales Price: _____

The following information is based on average costs of a residential closing. All charges are subject to change. THIS IS AN ESTIMATE BASED ON AVAILABLE INFORMATION. THESE FIGURES ARE APPROXIMATE ONLY.

LENDER'S FEES	ASSUMP	CONV	VA	FHA	OWNER CARRY	CASH	COST
Loan Origination Fee 1% (Max. for FHA)	-0-				-0-	-0-	
Loan Discount (per contract/check w/ lender)	-0-		-0-		-0-	-0-	
Appraisal Fee	-0-	375.00	325.00	375.00	-0-	-0-	
Credit Report	60.00	60.00	65.00	75.00	-0-	-0-	
Lender's Inspection	-0-	-0-	75.00	65.00	-0-	-0-	
Assumption Fee (varies per lender)	-0-	-0-	-0-	-0-	-0-	-0-	
Wire Fee	-0-	60.00	-0-	25.00	-0-	-0-	
Amortization Schedule	-0-	10.00	-0-	10.00	-0-	-0-	
Courier Fee	-0-	50.00	-0-	75.00	-0-	-0-	
Underwriting Fee	-0-	300.00	-0-	300.00	-0-	-0-	
Processing Fee	-0-	300.00	-0-	300.00	-0-	-0-	
Tax Service Fee	-0-	105.00	-0-	-0-	-0-	-0-	
Admin. Fee	-0-	100.00	-0-	200.00	-0-	-0-	
Flood Certificate	-0-	25.00	25.00	25.00	-0-	-0-	

TITLE CHARGES

Owner's Title Policy							
Mortgagee Title Policy (per lien)	-0-	100.00	100.00	100.00	100.00	-0-	
Tax Deletion (per lien)	-0-	25.00	25.00	25.00	-0-	-0-	
T-36 EPA Endorsement (per lien)	-0-	25.00	25.00	25.00	-0-	-0-	
T-39 Balloon Endorsement (per lien)	-0-	25.00	25.00	25.00	-0-	-0-	
T-33 Endorsement - ARM (per lien)	-0-	20.00	20.00	20.00	-0-	-0-	
T-19 Endorsement (per lien)							
T-17 H.O.A. Endorsement (per lien)		25.00	25.00	25.00	-0-	-0-	
Guaranty Fee (per Title Policy)	5.00	5.00	5.00	5.00	5.00	5.00	
Recording Fees (per lien)	40.00	100.00	100.00	100.00	46.00	20.00	
Escrow Fees	300.00	300.00	-0-	300.00	300.00	300.00	
Delivery Fee/FedEx	54.00	54.00	-0-	54.00	54.00	54.00	
Restrictions/Copies	10.00	10.00	-0-	10.00	10.00	10.00	

MISCELLANEOUS CHARGES

Termite Inspection	75.00	75.00	-0-	75.00	75.00	75.00	
Home Inspection	200.00	200.00	200.00	200.00	200.00	200.00	
Survey	425.00	425.00	425.00	425.00	425.00	425.00	
Note and Deed of Trust	-0-	200.00	*	165.00	150.00	-0-	
H.O.A. Transfer Fee (per assoc. est.)	125.00	125.00	-0-	125.00	125.00	125.00	
PMI Fee	-0-	-0-	-0-	-0-	-0-	-0-	
VA Funding Varies - check w/ lender	-0-	-0-	-0-	-0-	-0-	-0-	
FHA MIP (1.5% of loan)	-0-	-0-	-0-	-0-	-0-	-0-	
Prorations (Taxes and Insurance)							
Prorations (Escrow Acct and Interest)							
TOTAL CLOSING COSTS							

* If paying origination fee, Veteran cannot pay.

Estimated Total Amt Due At Closing	
Sales Price	\$ _____
Settlement Charges	+ _____
Prepays	+ _____
Less Loan Amount	- _____
Less Loan Balance (assump.)	- _____
Less Earnest Money	- _____
Less Other Credits	- _____
Amount Due at Closing	= _____
(Down Payment Included)	

Estimate of Monthly Payment:	
Principal + Interest	\$ _____
Monthly Taxes	+ _____
Monthly Hazard Insurance	+ _____

Estimated Prepaid Items	
First Year Hazard Insurance	
Two Months Hazard Insurance	
Three Months Hazard Insurance	
First Year PMI (Conv.)	
Two Months PMI (Conv.)	
Prepaid Interest	
Total Prepaid Items	

Estimate of Monthly Payment:	
Monthly Flood Insurance	\$ _____
Monthly FHA/PMI Premium	+ _____
Monthly Maintenance	+ _____