

BUYER'S ESTIMATED CLOSING COSTS

Based on purchase price of \$ _____ and proration date of _____

Prepared by _____ Date _____
 Office _____ Phone _____
 Prepared for _____
 Property Address _____

ESTIMATED NON-RECURRING COSTS:

ALTA Inspection Fee \$ _____
 Appraisal Fee _____
 Contractor's Inspection _____
 Credit Report _____
 Escrow Fee _____
 FHA-Mortgage Insurance Premium _____
 Flood and Other Zone Determination Fee _____
 Legal Fees _____
 Loan Assumption or Transfer Fee _____
 Loan Document Charges _____
 Loan Origination Fee _____
 Mortgage Broker Fee _____
 Notary Fee _____
 Pest Control Inspection Fee _____
 Recording Fee _____
 Tax Service _____
 Title Insurance _____
 Wire Fee _____

ESTIMATED RECURRING COSTS:

Homeowners Dues _____
 Homeowners Insurance _____
 Private Mortgage Insurance Premium _____
 Prorated Interest (to end of month) _____
 Prorated Special Taxes (if paid beyond proration date) _____
 Prorated Taxes (if beyond proration date) _____

TOTAL COSTS \$ _____

CREDITS:

Prorated Rents _____
 Prorated Special Taxes (if not paid to proration date) _____
 Prorated Taxes (if not paid to proration date) _____
 Security Deposits and Prepaid Rents Transferred to Buyer ... _____

LESS: Total Credits _____
Total Estimated Buyer's Costs _____

DOWN PAYMENT:

Total Estimated Cash Required \$ _____

	Principal & Interest	Taxes	Insurance	Private Mortgage Ins.	Total Per Month
First Loan	\$ _____	\$ _____	\$ _____	\$ _____	_____ 1.
Second Loan	\$ _____	XXXX	XXXX	XXXX	_____ 2.
Approximate Total Monthly Payment (line 1 plus line 2)					_____ 3.
First Month's Interest On All Loans					_____ 4.
Taxes Per Month					_____ 5.
Total Monthly Tax Deductions (line 4 plus line 5)					_____ 6.
Monthly Tax Savings (line 6 times Client's Tax Bracket)					_____ 7.
Effective Monthly Cost (line 3 minus line 7)					_____ 8.
Monthly Equity Build-Up (monthly Principal and Interest less amount on line 4)					_____ 9.
Actual Monthly Cost (line 8 minus line 9)					\$ _____ 10.

The real estate licensee preparing the above estimate and his or her employing broker do not warrant the accuracy of the above calculations, and assume no responsibility for any errors or omissions

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