



# ESTIMATED BUYER'S EXPENSE

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PROPERTY \_\_\_\_\_ DATE PREPARED \_\_\_\_\_

BUYER \_\_\_\_\_

Purchase Price \$ \_\_\_\_\_

### MONTHLY PAYMENTS

Principal & Interest \$ \_\_\_\_\_ Basic Mortgage \$ \_\_\_\_\_

Hazard Insurance \_\_\_\_\_ MIP/USDA/VA Funding Fee \$ \_\_\_\_\_

Flood Insurance \_\_\_\_\_ Total Mortgage \$ \_\_\_\_\_

Taxes \_\_\_\_\_ For \_\_\_\_\_ years @ \_\_\_\_\_ %

CDD Fee \_\_\_\_\_

Mortgage Insurance \_\_\_\_\_

**TOTAL MONTHLY PAYMENT** \$ \_\_\_\_\_

**HOA/Condo Fees** \_\_\_\_\_

Recording Fees: Deed \$ \_\_\_\_\_ Mortgage \$ \_\_\_\_\_ Total \$ \_\_\_\_\_

Intangible Tax @ .002 times the Loan Amount..... \_\_\_\_\_

Note Stamps @ .0035 times the Loan Amount..... \_\_\_\_\_

Simultaneous Mortgage Title Insurance Policy..... \_\_\_\_\_

Title Insurance Endorsements ..... \_\_\_\_\_

Wood Destroying Organism Report ..... \_\_\_\_\_

Appraisal Fee ..... \_\_\_\_\_

Credit Report(s) (paid at loan application) ..... \_\_\_\_\_

Tax Service Fee..... \_\_\_\_\_

Inspection and Reinspection Fees ..... \_\_\_\_\_

Real Estate Brokerage Fee..... \_\_\_\_\_

Real Estate Broker Transaction Fee..... \_\_\_\_\_

Closing Attorney/Settlement Fee..... \_\_\_\_\_

Buyer's Courier Fees ..... \_\_\_\_\_

Mortgage Origination Charges..... \_\_\_\_\_

Mortgage Discount ..... \_\_\_\_\_

Lender's Flood Certification Fees ..... \_\_\_\_\_

Mortgage Transfer and Assumption Charges..... \_\_\_\_\_

Title Search..... \_\_\_\_\_

Lender Related Settlement/Title Service Fees..... \_\_\_\_\_

Association/Condo Application/Transfer and Statement Fee ..... \_\_\_\_\_

Association/Condo Capital Contribution/Reserve Fee..... \_\_\_\_\_

Lender- Required Condo Questionnaire Fee..... \_\_\_\_\_

Survey ..... \_\_\_\_\_

Municipal Lien Search..... \_\_\_\_\_

Other \_\_\_\_\_

**ESTIMATED CLOSING EXPENSES** ..... (A) \$ \_\_\_\_\_

### ESTIMATED PREPAIDS

\_\_\_\_\_ Mos. Hazard Insurance @ ..... \_\_\_\_\_

\_\_\_\_\_ Mos. Property Taxes (including CDD fees) @ ..... \_\_\_\_\_

\_\_\_\_\_ Mos. Flood Insurance @ ..... \_\_\_\_\_

\_\_\_\_\_ Mos. Mortgage Insurance @ ..... \_\_\_\_\_

Prepaid Interest ..... \_\_\_\_\_

**ADD ESTIMATED PREPAIDS**..... (B) \$ \_\_\_\_\_

Prorated **HOA/Condo/CDD Fees**..... (C) \$ \_\_\_\_\_

**ADD DOWN PAYMENT** (Includes Binder) ..... (D) \$ \_\_\_\_\_

**LESS BINDER DEPOSIT OF** \$ \_\_\_\_\_ (E) (\$ \_\_\_\_\_)

**ESTIMATED BALANCE DUE AT CLOSING** (Not including prorations) (A+B+C+D less E)..... (F) \$ \_\_\_\_\_

**THIS IS AN ESTIMATE ONLY. ESTIMATES MAY VARY DUE TO PRORATION OF RENTS, TAXES, HOA/CONDO/CDD FEES, CITY/COUNTY FEES, INSURANCE, INTEREST ON MORTGAGE AND OTHER FACTORS.**

BUYER \_\_\_\_\_

DATE SIGNED \_\_\_\_\_

BUYER \_\_\_\_\_

DATE SIGNED \_\_\_\_\_