**Buyer’s Estimated Expense Worksheet**

**Who should use this form?**

This form should be prepared by the agent working with a buyer to write an offer on a property.

**What is the purpose of this form?**

This form is used to provide a buyer with an estimate of their loan costs, closing costs, pre-paid items, total cash outlay, and monthly payment based on the terms of their offer.

**When is this form used?**

If the buyer’s lender has not provided a Good Faith Estimate of Closing Costs to the buyer, this form is required by Kansas and Missouri real estate law to be completed at the time the offer is written.