



# BUYER'S ESTIMATED EXPENSE WORKSHEET

1 BUYER: \_\_\_\_\_

2 PROPERTY: \_\_\_\_\_

3 ESTIMATED CLOSING DATE: \_\_\_\_\_

4

5 PURCHASE PRICE: .....\$ \_\_\_\_\_ \$ \_\_\_\_\_

6 DOWN PAYMENT: .....\$ \_\_\_\_\_ \$ \_\_\_\_\_

7 MORTGAGE LOAN: (Type: \_\_\_\_\_) .....\$ \_\_\_\_\_ \$ \_\_\_\_\_

8

9 **FOR CASH SALE USE RELEVANT BOLDED LINES:**

10

11 **A. Origination Charges**

12 Origination Fee .....\$ \_\_\_\_\_ \$ \_\_\_\_\_

13 Loan Discount Fee (Points) .....\$ \_\_\_\_\_ \$ \_\_\_\_\_

14 Lender Fees .....\$ \_\_\_\_\_ \$ \_\_\_\_\_

15 **B. Lender Coordinated Services and Costs**

16 Credit Report/Appraisal .....\$ **\_\_\_\_\_** \$ **\_\_\_\_\_**

17 Flood Certificate .....\$ \_\_\_\_\_ \$ \_\_\_\_\_

18 Tax Service Fee .....\$ \_\_\_\_\_ \$ \_\_\_\_\_

19 **C. Other Services and Costs**

20 Survey (if required) \_\_\_\_\_ Stake Survey \_\_\_\_\_ Loan Survey .....\$ **\_\_\_\_\_** \$ **\_\_\_\_\_**

21 Escrow Closing Fee .....\$ **\_\_\_\_\_** \$ **\_\_\_\_\_**

22 Mortgagee's Title Policy .....\$ \_\_\_\_\_ \$ \_\_\_\_\_

23 Recording Fees .....\$ **\_\_\_\_\_** \$ **\_\_\_\_\_**

24 **D. Prepaid Expenses**

25 Prepaid Interest .....\$ \_\_\_\_\_ \$ \_\_\_\_\_

26 Homeowner's Insurance Premium (12 months).....\$ \_\_\_\_\_ \$ \_\_\_\_\_

27 Homeowner's Insurance \_\_\_\_\_ per month for \_\_\_\_\_ months.....\$ \_\_\_\_\_ \$ \_\_\_\_\_

28 Property Taxes \_\_\_\_\_ per month for \_\_\_\_\_ months .....\$ \_\_\_\_\_ \$ \_\_\_\_\_

29 **E. Other Costs**

30 Home Association Prorations \_\_\_\_\_ per month for \_\_\_\_\_ months..\$ **\_\_\_\_\_** \$ **\_\_\_\_\_**

31 HOA Transfer Fee.....\$ **\_\_\_\_\_** \$ **\_\_\_\_\_**

32 Home Warranty Fee.....\$ **\_\_\_\_\_** \$ **\_\_\_\_\_**

33 Broker's Commission.....\$ **\_\_\_\_\_** \$ **\_\_\_\_\_**

34 Other Commission.....\$ **\_\_\_\_\_** \$ **\_\_\_\_\_**

35 **F. Inspection Costs**

36 Whole House.....\$ **\_\_\_\_\_** \$ **\_\_\_\_\_**

37 Wood Destroying Insects.....\$ **\_\_\_\_\_** \$ **\_\_\_\_\_**

38 Other.....\$ **\_\_\_\_\_** \$ **\_\_\_\_\_**

39 Other.....\$ **\_\_\_\_\_** \$ **\_\_\_\_\_**

40 **TOTAL COSTS (Add Lines 12 through 39).....\$ \_\_\_\_\_ \$ \_\_\_\_\_**

41

42 **Seller-Paid Closing Costs, if Any.....\$ \_\_\_\_\_ \$ \_\_\_\_\_**

43

44 **TOTAL ESTIMATED AMOUNT DUE FROM BUYER AT CLOSING**

45 **(Line 6 + 40, Less line 42).....\$ \_\_\_\_\_ \$ \_\_\_\_\_**

46

Initials 

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BUYER | BUYER

47	<b>MONTHLY PAYMENT:</b>		
48	Interest rate: _____%/Term _____ Years		
49	Monthly Principal & Interest.....	\$ _____	\$ _____
50	Taxes (1/12 <sup>th</sup> of _____)	\$ _____	\$ _____
51	Hazard Insurance (1/12 <sup>th</sup> of _____)	\$ _____	\$ _____
52	MIP/PMI Premium ( _____ %)	\$ _____	\$ _____
53	<b>Estimate of Monthly Payment</b> .....	\$ _____	\$ _____

54  
55 *Some lending programs do not allow Buyer to pay some fees, such as: tax service fees, underwriting fees, etc.*

56  
57 **THIS IS AN ESTIMATED COST SHEET AND MAY NOT INCLUDE OTHER FEES IMPOSED BY LENDER SUCH**  
58 **AS MORTGAGE INSURANCE PREMIUMS THAT MAY SIGNIFICANTLY ALTER THE PAYMENT. YOUR LENDER**  
59 **IS REQUIRED BY LAW TO PROVIDE YOU WITH A CLOSING ESTIMATE WITHIN 3 DAYS OF LOAN**  
60 **APPLICATION AND A CLOSING DISCLOSURE 3 DAYS PRIOR TO CLOSING.**

61  
62 **BUYER:** \_\_\_\_\_  
63 \_\_\_\_\_ Date

64  
65 **BUYER:** \_\_\_\_\_  
66 \_\_\_\_\_ Date

67  
68 **BY:** \_\_\_\_\_  
69 **Licensee Assisting Buyer** \_\_\_\_\_ Date

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