



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**

16 Credit Report\$ **_____** \$ **_____**

17 Appraisal\$ **_____** \$ **_____**

18 Flood Certificate\$ _____ \$ _____

19 Tax Service Fee\$ _____ \$ _____

20 **C. Services and Fees**

21 Survey (if required) _____ Stake Survey _____ Loan Survey\$ _____ \$ _____

22 Title/Escrow Closing Fee\$ _____ \$ _____

23 Mortgagee's Title Policy\$ _____ \$ _____

24 Recording Fees\$ _____ \$ _____

25 **D. Prepaid Expenses**

26 Prepaid Interest\$ _____ \$ _____

27 Homeowner's Insurance Premium (12 months).....\$ _____ \$ _____

28 Homeowner's Insurance _____ per month for _____ months.....\$ _____ \$ _____

29 Property Taxes _____ per month for _____ months\$ _____ \$ _____

30 **E. Other Costs**

31 Home Association Prorations _____ per month for _____ months..\$ _____ \$ _____

32 HOA Transfer Fee\$ _____ \$ _____

33 Home Warranty Fee\$ _____ \$ _____

34 Broker's Commission\$ _____ \$ _____

35 Other Commission\$ _____ \$ _____

36 Other\$ _____ \$ _____

37 Other\$ _____ \$ _____

38 **F. Inspection Costs**

39 Whole House\$ _____ \$ _____

40 Wood Destroying Insects\$ _____ \$ _____

41 Other\$ _____ \$ _____

42 Other\$ _____ \$ _____

43 **TOTAL COSTS (Add Lines 12 through 42)**\$ _____ \$ _____

44

45 **Seller-Paid Closing Costs, if Any**\$ _____ \$ _____

46

47 **TOTAL ESTIMATED AMOUNT DUE FROM BUYER**

48 **(Line 6 + 43, Less line 45)**\$ _____ \$ _____

Initials BUYER | BUYER

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

56
57 *Some lending programs do not allow Buyer to pay some fees, such as: tax service fees, underwriting fees, etc.*

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

63
64 **BUYER:** _____
65 _____ Date

66
67 **BUYER:** _____
68 _____ Date

69
70 **BY:** _____
71 **Licensee Assisting Buyer** _____ Date

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