



BUYER'S ESTIMATED CLOSING COSTS

Purchasers: _____
 Address: _____
 Sales Price: _____

The following information is based on average costs of a residential closing. All charges are subject to change. THIS IS AN ESTIMATE BASED ON AVAILABLE INFORMATION. THESE FIGURES ARE APPROXIMATE ONLY.

LENDER'S FEES	ASSUMP	CONV	VA	FHA	OWNER CARRY	CASH	COST
Loan Origination Fee 1% (Max. for FHA)							
Loan Discount (per contract/check w/ lender)							
Appraisal Fee							
Credit Report							
Lender's Inspection							
Assumption Fee (varies per lender)							
Wire Fee							
Amortization Schedule							
Courier Fee							
Underwriting Fee							
Processing Fee							
Tax Service Fee							
Admin. Fee							
Flood Certificate							
TITLE CHARGES							
Owner's Title Policy							
Mortgagee Title Policy (per lien)							
Tax Deletion (per lien)							
T-36 EPA Endorsement (per lien)							
T-39 Balloon Endorsement (per lien)							
T-33 Endorsement - ARM (per lien)							
T-19 Endorsement (per lien)							
T-17 H.O.A. Endorsement (per lien)							
Guaranty Fee (per Title Policy)							
Recording Fees (per lien)							
Escrow Fees							
Delivery Fee/FedEx							
Restrictions/Copies							
MISCELLANEOUS CHARGES							
Termite Inspection							
Home Inspection							
Survey							
Note and Deed of Trust							
H.O.A. Transfer Fee (per assoc. est.)							
PMI Fee							
VA Funding Varies - check w/ lender							
FHA MIP (1.5% of loan)							
Prorations (Taxes and Insurance)							
Prorations (Escrow Acct and Interest)							
TOTAL CLOSING COSTS							

* If paying origination fee, Veteran cannot pay.

Estimated Total Amt Due At Closing

Sales Price	\$ _____
Settlement Charges	+ _____
Prepays	+ _____
Less Loan Amount	- _____
Less Loan Balance (assump.)	- _____
Less Earnest Money	- _____
Less Other Credits	- _____
Amount Due at Closing	= _____
(Down Payment Included)	

Estimated Prepaid Items

First Year Hazard Insurance	
Two Months Hazard Insurance	
Three Months Hazard Insurance	
First Year PMI (Conv.)	
Two Months PMI (Conv.)	
Prepaid Interest	
Total Prepaid Items	

Estimate of Monthly Payment:

Principal + Interest	\$ _____
Monthly Taxes	+ _____
Monthly Hazard Insurance	+ _____

Estimate of Monthly Payment:

Monthly Flood Insurance	\$ _____
Monthly FHA/PMI Premium	+ _____
Monthly Maintenance	+ _____