



# 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 Only 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 \_\_\_\_\_  
VA Funding Fee \_\_\_\_\_  
One Year Home Warranty \_\_\_\_\_  
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 Mortgage Insurance Premium (MIP) (1<sup>st</sup> yr.) \_\_\_\_\_  
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 \_\_\_\_\_

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