platinum realty
move with platinum

BUYER'S ESTIMATED EXPENSE WORKSHEET

BUYER: _____

PROPERTY: _____

ESTIMATED CLOSING DATE: _____

PURCHASE PRICE: ..... $_____ $_____
DOWN PAYMENT: ..... $_____ $_____
MORTGAGE LOAN: (Type:_____) ..... $_____ $_____

FOR CASH SALE USE RELEVANT BOLDED LINES:

A. Origination Charges
Origination Fee ..... $_____ $_____
Loan Discount Fee (Points) ..... $_____ $_____
Lender Fees ..... $_____ $_____

B. Lender Coordinated Services
Credit Report..... $_____ $_____
Appraisal ..... $_____ $_____
Flood Certificate ..... $_____ $_____
Tax Service Fee ..... $_____ $_____

C. Services and Fees
Survey (if required) _____Stake Survey ____Loan Survey ..... $_____ $_____
Title/Escrow Closing Fee ..... $_____ $_____
Mortgagee's Title Policy ..... $_____ $_____
Recording Fees..... $_____ $_____

D. Prepaid Expenses
Prepaid Interest ..... $_____ $_____
Homeowner's Insurance Premium (12 months)..... $_____ $_____
Homeowner's Insurance _____ per month for ___months..... $_____ $_____
Property Taxes _____ per month for ___months ..... $_____ $_____

E. Other Costs
Home Association Prorations _____ per month for ___months.. $_____ $_____
HOA Transfer Fee..... $_____ $_____
Home Warranty Fee..... $_____ $_____
Broker's Commission. ..... $_____ $_____
Other Commission_____ $_____ $_____
Other_____ $_____ $_____
Other_____ $_____ $_____

F. Inspection Costs
Whole House..... $_____ $_____
Wood Destroying Insects..... $_____ $_____
Other_____ $_____ $_____
Other_____ $_____ $_____

TOTAL COSTS (Add Lines 12 through 42) ..... $_____ $_____

Seller-Paid Closing Costs, if Any.... ..... $_____ $_____

TOTAL ESTIMATED AMOUNT DUE FROM BUYER
(Line 6 + 43, Less line 45)..... $_____ $_____

Initials _____ BUYER | _____ BUYER

MONTHLY PAYMENT:

Interest rate: _____%/Term _____Years

Monthly Principal & Interest…….....	$_____	$_____
Taxes (1/12th of_____) …….....	$_____	$_____
Hazard Insurance (1/12th of _____) …….....	$_____	$_____
MIP/PMI Premium (_____ %)…….....	$_____	$_____
Estimate of Monthly Payment	$_____	$_____

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

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

BUYER: _____

Date

BUYER: _____

Date

BY: _____

Licensee Assisting Buyer Date

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