

BUYER'S ESTIMATED EXPENSE WORKSHEET

1 **BUYER:** _____

2 **PROPERTY:** _____

3 **ESTIMATED CLOSING DATE:** _____

5 **PURCHASE PRICE:**\$ _____ \$ _____

6 **DOWN PAYMENT:**\$ _____ \$ _____

7 **MORTGAGE LOAN:** (Type: _____)\$ _____ \$ _____

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

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)**\$ 0.00 \$ 0.00

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

47 **TOTAL ESTIMATED AMOUNT DUE FROM BUYER**
48 (Line 6 + 43, Less line 45)\$ 0.00 \$ 0.00

Initials

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BUYER | BUYER

49 **MONTHLY PAYMENT:**
50 Interest rate: _____%/Term _____ Years
51 Monthly Principal & Interest.....\$ _____ \$ _____
52 Taxes (1/12th of _____)\$ _____ \$ _____
53 Hazard Insurance (1/12th of _____)\$ _____ \$ _____
54 MIP/PMI Premium (_____ %).....\$ _____ \$ _____
55 **Estimate of Monthly Payment**\$ 0.00 \$ 0.00
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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