

BUYER'S COST ESTIMATE

1 Buyer _____ 2 Property Address _____ 3 _____ 4 Sales Price \$ _____ 5 Type of Mortgage _____ 6 Estimated Closing Date _____ 7 Mortgage Amount \$ _____ 8 Mortgage w/MIP or VA Funding Fee \$ _____ 9 Estimated Interest Rate _____% Term _____	ESTIMATED MONTHLY PAYMENT: Principal & Interest \$ _____ Mortgage Insurance \$ _____ General & Special Taxes \$ _____ Hazard Insurance \$ _____ Flood Insurance \$ _____ Other _____ \$ _____ TOTAL EST. MONTHLY PAYMENT \$ _____
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10 The licensee preparing this Buyer's Cost Estimate and brokerage firm believe these figures are correct.
 11 However, these are estimates only and are not guaranteed to be complete or accurate and are subject to possible changes.

12 **INITIAL INVESTMENT (DOWN PAYMENT)** \$ _____

13 **ESTIMATED LOAN AND CLOSING COSTS:**

- 14 Loan Origination Fee/Discount Points _____ % (of Loan Amount) \$ _____
- 15 Credit Report \$ _____
- 16 Appraisal Fee \$ _____
- 17 Re-inspection Fee \$ _____
- 18 Title Insurance \$ _____
- 19 Lender's Coverage \$ _____
- 20 Mortgage Reg. Tax \$ _____
- 21 Recording Fee \$ _____
- 22 Survey \$ _____
- 23 Underwriting or Document Prep Fee \$ _____
- 24 Closing Fee \$ _____
- 25 Termite Inspection \$ _____
- 26 Tax Service Fee \$ _____
- 27 Well/Sewage System Inspection(s) \$ _____
- 28 Flood Certification \$ _____
- 29 Home Warranty Plan \$ _____
- 30 Property Inspection \$ _____
- 31 Other _____ \$ _____

32 **TOTAL ESTIMATED LOAN AND CLOSING COSTS** \$ _____

33 **ESTIMATED PREPAID, RESERVE & PRORATED COSTS:**

- 34 Hazard Insurance 1 year + _____ months reserve \$ _____
- 35 Flood Insurance 1 year + _____ months reserve \$ _____
- 36 Mortgage Insurance _____ months reserve \$ _____
- 37 MIP or VA Funding Fee (_____ % max.) (if paid in cash) \$ _____
- 38 General & Special Tax _____ months reserve \$ _____
- 39 Homeowners Association Initiation Fee \$ _____
- 40 Homeowners Association Proration \$ _____
- 41 Prepaid Interest _____ days @ \$ _____ per day \$ _____
- 42 Other _____ \$ _____

43 **TOTAL ESTIMATED PREPAID, RESERVE & PRORATED COSTS** \$ _____

44 **TOTAL ESTIMATED CASH INVESTMENT** \$ _____

45 I/We acknowledge receiving a copy of the above Buyer's Cost Estimate.

46 _____
 47 Buyer Date

48 _____
 49 Buyer Date Licensee Date