

BUYER'S ESTIMATED CHARGES

Estimated Costs	Conventional	VA	FHA	Cash
Appraisal	\$350+	\$350+	\$350+	Optional
Attorney's Fee	\$200+	\$200+	\$200+	
Copy Fee	\$15	\$15	\$15	\$15
Credit Report	\$65+	\$65+	\$65+	
Discount Points	Negotiable		Negotiable	
Escrow Fee (If Applicable)	\$250	\$250*	\$250	\$250
Homeowner's Assoc. Fee	Prorated	Prorated	Prorated	Prorated
Insurance	1 Year	1 year	1 year	Optional
Lender Required Reserve	— 2 months insurance + 3/4 months tax —			
Lender Messenger Fee	\$50	\$50*	\$50	
Title Company Messenger	\$25	\$0	\$25	\$20
Mortgagee's Title Policy	— \$100+ (Endorsements Requested by Lender) —			
OTP Survey Amendment	— 5% of Owner's Policy Premium —			
Origination Fee	Per Lender	Per Lender	Per Lender	
Recording Fee	\$100 (Estimate)	\$100 (Estimate)	\$100 (Estimate)	\$20
Survey	\$400+	\$400+	\$400+	Optional
Tax Service Fee	\$100+			
Termite Inspection	\$75+		\$75+	Optional
Underwriting Fee	\$350+		\$350+	
Va Funding Fee		Per Lender		
Admin. Fee	Per Lender		Per Lender	
Processing Fee	\$300+		\$250+	
Wire Transfer Fee	\$25+		\$35+	
Flood Cert.	\$20+	\$20+	\$20+	
HOA (If applicable)	Per HOA	Per HOA	Per HOA	Per HOA
Total Estimated Costs				

Prepaid Items

Interest for ____ Days	\$ _____
Tax Deposit (____ Mos.)	\$ _____
Hazard Ins. (____ Mos.)	\$ _____
Flood Ins. (____ Mos.)	\$ _____
Mortgage Ins.	\$ _____
HOA Fees (Prorated)	\$ _____
_____	\$ _____
<i>Estimated Total Prepays:</i>	\$ _____

Approximate

Annual: Taxes: _____%	\$ _____
Insurance: _____%	\$ _____
Flood Ins.: _____%	\$ _____

Estimated Total Cash Due at Closing

Sales Price	\$ _____
Add Estimated Costs	\$ _____
Add Estimated Prepays	\$ _____
Less Loan Amount	\$ _____
Less Earnest Money	\$ _____
Less Option Fee	\$ _____
Less Other Credits	\$ _____
<i>Estimated Cash Due at Closing:</i>	\$ _____

Estimated Monthly Payments

Principal & Interest	(____% ____yrs)
Escrow:	+\$ _____
Taxes	+\$ _____
Hazard Insurance	+\$ _____
Flood Insurance	+\$ _____
Mortgage Insurance	+\$ _____
<i>Estimated Monthly Payment</i>	= \$ _____
HOA Fees (MO/QTR/YR)	\$ _____

Prepared by : _____

Buyer's Initials to acknowledge receipt: _____, _____

If the item in a particular column is left blank, this means the charge is not applicable.

* A veteran may not pay attorney fees, escrow fees and messenger fees if paying 1% of origination fee.

**The Lender and Title Company May have additional fees if a Second Lien applies to the transaction



Law and Title Professionals