



TEXAS ASSOCIATION OF REALTORS®
BUYER'S ESTIMATED COSTS

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The figures below are estimates. Actual costs and proceeds will vary. Estimates are not guaranteed.

Buyer: Joe Buyers

Address: 123 Galveston Way, Galveston, TX 77550

Buyer's Anticipated Financing: Conventional VA FHA Assumption Owner CASH

Estimated Costs	
Attorney's Fees / Doc. Prep.	200.00
Brokers' Fees _____ %	
Condo. Transfer Fee	
Copies (Restrictions & Esmnts)	10.00
Courier & Express Mail Fees	50.00
Escrow Fee (one-half)	80.00
Inspector Fees (Buyer's Insp.)	300.00
Lender & Loan Fees:	
Amortization Schedule Fee	15.00
Application Fee	
Appraisal Fee	325.00
Assumption Fee	
Credit Report Fee	60.00
Discount Points _____ %	
EPA Endorsmnt (new const.)	
Final Inspection Fee	
Flood Certificate Fee	25.00
Origination Fee <u>1.00</u> %	1,500.00
Photo Fees	
Processing Fee	200.00
Repairs Required by Lender	
Tax Deletion (new const.)	
Tax Information Service Fee	60.00
Termite Certificate Fee	75.00
Underwriting Fee	
Recording Fees	40.00
Residential Service Contract	
Survey Fee	400.00
Taxes Due (Oct-Dec)	
Title Policy – Mortgagee's	175.00
<input checked="" type="checkbox"/> 5 % of Title Policy – Boundary Del.	61.00
Wiring Fees	50.00

Total Estimated Costs	3,626.00

Approximate	
Annual: Taxes: <u>2.500</u> %	<u>3,750.00</u>
Insurance: <u>1.00</u> %	<u>1,500.00</u>
Flood Ins.: <u>0.50</u> %	<u>750.00</u>

Prepaid Items	
Interest for _____ days	_____
Tax Deposit (_____ mos.)	_____
Hazard Ins. (<u>0</u> mos.)	_____
Flood Ins. (_____ mos.)	_____
Mortgage Insurance	_____
HOA fees (prorated)	_____
_____	_____
_____	_____
Estimated Total Prepays:	_____

Estimated Total Cash Due at Closing	
Sales Price	<u>150,000.00</u>
Add Estimated Costs	<u>3,626.00</u>
Add Estimated Prepays	_____
Less Loan Amount	(<u>150,000.00</u>)
Less Earnest Money	(<u>1,000.00</u>)
Less Option Fee	(<u>100.00</u>)
Less Items P.O.C.	(_____)
Less Para. 12 Allowances	(_____)
Less Other Credits	(_____)
Estimated Cash at Closing	<u>2,526.00</u>

Estimated Monthly Payments (<u>6.75</u> % <u>30</u> yrs)	
Principal & Interest	<u>973.00</u>
Escrow:	
Taxes	<u>312.50</u>
Hazard Insurance	<u>125.00</u>
Flood Insurance	<u>62.50</u>
Mortgage Insurance	<u>100.00</u>
HOA Fees	_____
_____	_____
_____	_____
Estimated Monthly Payment	<u>1,573.00</u>

Buyer may be required to pay some costs directly to the service providers before closing.

Prepared by: _____

(TAR-1936) 1-2-03 Buyer's Initials to acknowledge receipt: _____, _____