

# BUYER'S ESTIMATED CLOSING COSTS

Based on Purchase price of \$ \_\_\_\_\_ and proration date of \_\_\_\_\_

Prepared by \_\_\_\_\_ Date \_\_\_\_\_  
 Office \_\_\_\_\_ Phone \_\_\_\_\_  
 Prepared for \_\_\_\_\_  
 Property Address \_\_\_\_\_

**ESTIMATED NON-RECURRING COSTS:**

ALTA Inspection Fee .....	\$ _____
Appraisal Fee .....	\$ _____
Contractor's Inspection .....	\$ _____
Credit Report .....	\$ _____
Escrow Fee .....	\$ _____
FHA-Mortgage Insurance Premium .....	\$ _____
Flood and Other Zone Determination Fee .....	\$ _____
Legal Fees .....	\$ _____
Loan Assumption or Transfer Fee .....	\$ _____
Loan Document Charges .....	\$ _____
Loan Origination Fee .....	\$ _____
Mortgage Broker Fee .....	\$ _____
Notary Fee .....	\$ _____
Pest Control Inspection Fee .....	\$ _____
Recording Fee .....	\$ _____
Tax Service .....	\$ _____
Title Insurance .....	\$ _____
Wire Fee .....	\$ _____
.....	\$ _____
.....	\$ _____

**ESTIMATED RECURRING COSTS:**

Homeowners Dues .....	\$ _____
Homeowners Insurance .....	\$ _____
Private Mortgage Insurance Premium .....	\$ _____
Prorated Interest (to end of month) .....	\$ _____
Prorated Special Taxes (if paid beyond proration date) .....	\$ _____
Prorated Taxes (if beyond proration date) .....	\$ _____
.....	\$ _____
.....	\$ _____

**TOTAL COSTS** ..... \$ \_\_\_\_\_

**CREDITS:**

Prorated Rents .....	\$ _____
Prorated Special Taxes (if not paid to proration date) .....	\$ _____
Prorated Taxes (if not paid to proration date) .....	\$ _____
Security Deposits and Prepaid Rents Transferred to Buyer .....	\$ _____
.....	\$ _____
.....	\$ _____

**LESS: TOTAL CREDITS** ..... \$ \_\_\_\_\_  
**TOTAL ESTIMATED BUYER'S COSTS** ..... \$ \_\_\_\_\_

**DOWN PAYMENT:** .....

**TOTAL ESTIMATED CASH REQUIRED** ..... \$ \_\_\_\_\_

	Prin. & Int	Taxes	Insur.	Priv. Mort. Ins.	Total p/Mo.
FIRST LOAN	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____ (1)
SECOND LOAN	\$ _____	XXXX	XXXX	XXXX	\$ _____ (2)
APPROXIMATE TOTAL MONTHLY PAYMENT (line [1] plus line [2]) .....					\$ _____ (3)
FIRST MONTH'S INTEREST ON ALL LOANS .....					\$ _____ (4)
TAXES PER MONTH .....					\$ _____ (5)
TOTAL MONTHLY TAX DEDUCTIONS (line [4] plus line [5]) .....					\$ _____ (6)
MONTHLY TAX SAVINGS (line [6] times Client's Tax Bracket) .....					\$ _____ (7)
EFFECTIVE MONTHLY COST (line [3] minus line [7]) .....					\$ _____ (8)
MONTHLY EQUITY BUILD-UP (monthly Prin. & Int. less amount on line [4]) .....					\$ _____ (9)
ACTUAL MONTHLY COST (line [8] minus line [9]) .....					\$ _____ (10)

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Rev. by _____
Date _____

