



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: _____

Address: _____

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

Estimated Costs

- Attorney's Fees / Doc. Prep. _____
- Brokers' Fees _____
- Condo. Transfer Fee _____
- Copies (Restrictions & Esmnts) _____
- Courier & Express Mail Fees _____
- Escrow Fee (one-half) _____
- Inspector Fees (Buyer's Insp.) _____
- Lender & Loan Fees:
 - Amortization Schedule Fee _____
 - Application Fee _____
 - Appraisal Fee _____
 - Assumption Fee _____
 - Credit Report Fee _____
 - Discount Points _____
 - EPA Endorsmnt (new const.) _____
 - Final Inspection Fee _____
 - Flood Certificate Fee _____
 - Origination Fee _____
 - Photo Fees _____
 - Processing Fee _____
 - Repairs Required by Lender _____
 - Tax Deletion (new const.) _____
 - Tax Information Service Fee _____
 - Termite Certificate Fee _____
 - Underwriting Fee _____
- Recording Fees _____
- Residential Service Contract _____
- Survey Fee _____
- Taxes Due (Oct-Dec) _____
- Title Policy – Mortgagee's _____
- Title Policy – Boundary Del. _____
- Wiring Fees _____
- _____
- _____
- _____

Total Estimated Costs _____

Approximate Annual: Taxes: _____
 Insurance: _____
 Flood Ins.: _____

Prepaid Items

Interest for _____ days _____
 Tax Deposit (_____ mos.) _____
 Hazard Ins. (_____ mos.) _____
 Flood Ins. (_____ mos.) _____
 Mortgage Insurance _____
 HOA fees (prorated) _____

 Estimated Total Prepaids: _____

Estimated Total Cash Due at Closing

Sales Price _____
 Add Estimated Costs _____
 Add Estimated Prepaids _____
 Less Loan Amount (_____) _____
 Less Earnest Money (_____) _____
 Less Option Fee (_____) _____
 Less Items P.O.C. (_____) _____
 Less Para. 12 Allowances (_____) _____
 Less Other Credits (_____) _____
 Estimated Cash at Closing _____

Estimated Monthly Payments (_____ % _____ yrs)

Principal & Interest _____
 Escrow:

- Taxes _____
- Hazard Insurance _____
- Flood Insurance _____
- Mortgage Insurance _____
- HOA Fees _____

 Estimated Monthly Payment _____

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

Prepared by: _____