

# BUYER'S ESTIMATED COST SHEET

Buyer \_\_\_\_\_

Property Address \_\_\_\_\_

Sale Price ..... \$ \_\_\_\_\_  
 1st Mortgage Balance To Be Assumed ..... \$ \_\_\_\_\_  
 2nd Mortgage or Contract To Be Assumed ..... \$ \_\_\_\_\_  
 Contract ..... \$ \_\_\_\_\_  
 Down Payment ..... \$ \_\_\_\_\_

**Estimated Loan Costs:**

Service Charge/Origination Fee ..... \$ \_\_\_\_\_  
 Assumption Fee ..... \$ \_\_\_\_\_  
 Credit Report ..... \$ \_\_\_\_\_  
 Appraisal Fee ..... \$ \_\_\_\_\_  
 Recording Fees ..... \$ \_\_\_\_\_  
 ATA Policy (Title Insurance) ..... \$ \_\_\_\_\_  
 Escrow Fee ..... \$ \_\_\_\_\_  
 Escrow Preparation Fee ..... \$ \_\_\_\_\_  
 Interest Proration ..... \$ \_\_\_\_\_  
 Tax Preparation Fee ..... \$ \_\_\_\_\_  
 Fire Insurance ..... \$ \_\_\_\_\_  
 Home Inspection Fee ..... \$ \_\_\_\_\_  
 Discount Points (If Applicable) ..... \$ \_\_\_\_\_  
 Initial Mortgage Insurance Premium\* ..... \$ \_\_\_\_\_  
 Total Estimated Closing Costs ..... \$ \_\_\_\_\_

**Reserves and Prorates:**

Property Taxes ..... \$ \_\_\_\_\_  
 Fire Insurance ..... \$ \_\_\_\_\_  
 Mortgage Insurance† ..... \$ \_\_\_\_\_  
 Total Reserves and Prorates ..... \$ \_\_\_\_\_  
 Total Estimated Cash Outlay ..... \$ \_\_\_\_\_

Type of Loan \_\_\_\_\_ for \_\_\_\_\_\* years  
 Rate of Interest \_\_\_\_\_ % (Approximately)  
 Principal, Interest ..... \$ \_\_\_\_\_  
 Taxes Reserves ..... \$ \_\_\_\_\_  
 Insurance Reserves ..... \$ \_\_\_\_\_  
 Total Monthly Payment ..... \$ \_\_\_\_\_

The undersigned purchaser hereby acknowledges receipt of a copy of this estimate and it is hereby understood that it is an *estimate only*.

Buyer \_\_\_\_\_

Buyer \_\_\_\_\_

Date \_\_\_\_\_

\*VA loans do not incur this cost. For FHA loans, use FHA one-time premium (if not financed).  
 †FHA and VA loans do not incur this cost.