

# BUYER'S ESTIMATED CHARGES

| Estimated Costs              | Conventional                                    | VA               | FHA              | Cash     |
|------------------------------|---|------------------|------------------|----------|
| Appraisal                    | \$350+  | \$350+           | \$350+           | Optional |
| Attorney's Fee               | \$200+  | \$200+           | \$200+           |          |
| Credit Report                | \$65+   | \$65+            | \$65+            |          |
| Discount Points              | Negotiable                                      |                  | Negotiable       |          |
| Escrow Fee (If Applicable)   | \$275   | \$275*           | \$275            | \$200    |
| Homeowner's Assoc. Fee       | Prorated  | Prorated         | Prorated         | Prorated |
| Insurance                    | 1 Year  | 1 Year           | 1 Year           | 1 Year   |
| 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       |                  |          |
| 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  |
| <b>Total Estimated Costs</b> |   |                  |                  |          |

### 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 (\_\_\_\_% \_\_\_\_yrs)

|                                  |           |
|----------------------------------|-----------|
| Principal & Interest             | +\$ _____ |
| 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



## Austin Title

# SELLER'S ESTIMATED CHARGES

| Estimated Costs                   | Conventional      | VA                | FHA               | Cash              |
|-----------------------------------|-------------------|-------------------|-------------------|-------------------|
| Attorney's Fee                    | \$140+            | \$300+            | \$140+            | Up to \$100       |
| Commission                        | Per Contract      | Per Contract      | Per Contract      | Per Contract      |
| Discount Points                   | Negotiable        | All               | Negotiable        |                   |
| Escrow Fee                        | \$275             | \$275             | \$275             | \$200             |
| Interest                          |                   |                   |                   | Prorated          |
| Title Messenger Fee               | \$25 (Estimate)   | \$25 (Estimate)   | \$25 (Estimate)   | \$25 (Estimate)   |
| Owner's Title Policy              | Per Rate Schedule | Per Rate Schedule | Per Rate Schedule | Per Rate Schedule |
| Recording Fee                     | \$20 (Estimate)   | \$20 (Estimate)   | \$20 (Estimate)   | \$20 (Estimate)   |
| Repairs                           | Per Contract      | Per Contract      | Per Contract      | Actual            |
| Taxes                             | Prorated          | Prorated          | Prorated          | Prorated          |
| Tax Certificates                  | \$42.31           | \$42.31           | \$42.31           | \$42.31           |
| Tax Service Fee                   |                   | \$100+            | \$100+            |                   |
| Termite Inspection                |                   | \$75-             |                   |                   |
| Underwriting Fee                  |                   | \$350+            |                   |                   |
| Admin. Fee                        |                   | Per Lender        |                   |                   |
| Processing Fee                    |                   | \$200+            |                   |                   |
| Wire Transfer Fee (If Applicable) |                   | \$35-             |                   |                   |
| HOA Resale Certificate            | Per HOA           | Per HOA           | Per HOA           | Per HOA           |
| <b>Total Estimated Costs</b>      |                   |                   |                   |                   |

### Closing Costs

|   |                 |
|---|-----------------|
| Title Policy                              | \$ _____        |
| Brokerage Fee ____%                       | \$ _____        |
| Closing Fees                              | \$ _____        |
| Legal Fees                                | \$ _____        |
| Tax Certificate                           | \$ _____        |
| Release-Recording                         | \$ _____        |
| Discount Points ____                      | \$ _____        |
| Lender Fees                               | \$ _____        |
| Repairs                                   | \$ _____        |
| Home Warranty                             | \$ _____        |
| Messenger                                 | \$ _____        |
| Subdivision Info. (If Applicable)         | \$ _____        |
| Policy Guarantee                          | \$ _____        |
| _____                                     | \$ _____        |
| _____                                     | \$ _____        |
| <i>Estimated Total Closings Costs (A)</i> | <i>\$ _____</i> |

### Taxes / Loan Payoff

|                                       |                 |
|---------------------------------------|-----------------|
| Taxes (thru closing)                  | \$ _____        |
| Pay Off Loans                         | \$ _____        |
| (including interest thru payoff date) |                 |
| <i>Total Taxes / Payoff (B)</i>       | <i>\$ _____</i> |

### Recap

|   |                 |
|---|-----------------|
| Sales Price                               | \$ _____        |
| Closing Cost (A)                          | \$ _____        |
| Total Taxes / Payoff (B)                  | \$ _____        |
| <i>Estimated Total Proceeds to Seller</i> | <i>\$ _____</i> |

### Notes

Prepared by : \_\_\_\_\_  
 Seller's Initials to acknowledge receipt: \_\_\_\_\_

Due to fluctuations in costs associated with mortgage loans, these charges are subject to change. Information is available through your loan officer.

