

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
Total Estimated Costs				

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
Total Estimated Costs				

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.

