



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	_____
<input checked="" type="checkbox"/> 5 % of Title Policy – Boundary Del.	0.00
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 Prepays: _____

Estimated Total Cash Due at Closing
 Sales Price _____
 Add Estimated Costs _____
 Add Estimated Prepays _____
 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 _____ **0.00**
 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: _____

(TAR-1936) 1-2-03 Buyer's Initials to acknowledge receipt: _____ , _____