

ESTIMATE OF COST TO BUYER



2011 Printing

Buyer: _____ Date Prepared: _____
 Address: _____ Projected Closing Date: _____
 Purchase Price: \$ _____ Loan Amount: \$ _____
 Loan Type: _____ Interest Rate: _____ (%) Term (Years): _____

Financing Costs:

1. Down Payment \$ _____
 2. Closing Costs + \$ _____
 3. Loan Discount (Points) + \$ _____

Escrow Establishment Charges:

4. Taxes (____ months @ \$ _____/month) + \$ _____
 5. Homeowner's Insurance (2 Months) + \$ _____
 6. Mortgage Insurance (2 Months) + \$ _____
 7. Prepaid Interest (____ days @ \$ _____/day) \$ _____

Miscellaneous Charges:

8. Homeowner's Insurance (First Year's Premium) + \$ _____
 9. Loan Transfer Fee + \$ _____
 10. Purchase of Seller's Escrow Account + \$ _____
 11. Proration of Property Taxes (County and City) + \$ _____
 12. Georgia Transfer Tax + \$ _____
 13. Other: _____ + \$ _____

Credits:

14. Pro-ration of Property Taxes (County and City) - \$ _____
 15. Earnest Money Deposit - \$ _____
 16. Other: _____ - \$ _____
17. TOTAL ESTIMATE OF COST TO BUYER \$ _____

Estimated Monthly Payment:

A. Principal and Interest + \$ _____
 B. Homeowner's Insurance + \$ _____
 C. Mortgage Insurance + \$ _____
 D. Property Taxes + \$ _____
 E. Other: _____ + \$ _____
 F. Other: _____ + \$ _____
 G. Total \$ _____

Projected Due Date of First Payment:

The above information is based on data available as of this date. Additional monthly payments and accrued interest may reduce the loan payoff. Fees such as warehouse fees, tax service, lender inspection, photos, document preparation, handling fees, courier fees, etc. may also appear on the closing statement. No representation is made as to the accuracy or completeness of this form. This is an estimate only.