



TEXAS ASSOCIATION OF REALTORS®
BUYER'S ESTIMATED COSTS

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The figures below are estimates. Actual costs will vary. Estimates are not guaranteed.

Buyer: _____

Buyer's Initials: _____

Address: _____

Prepared by: _____

Initial Costs Paid Outside of Closing

Loan Application Fee _____
 Credit Report Fee _____
 Appraisal Fee _____
 Termite Inspection Fee _____
 Property Inspection Fee _____

 Estimated Total POC _____

Prepaid Items

Interest for _____ days _____
 Tax Deposit (4 mos.) _____
 Hazard Insurance (12 mos.) _____
 Flood Insurance (12 mos.) _____
 Mortgage Insurance (4 mos.) _____
 HOA Fees (prorated) _____

 Estimated Total Prepaids _____

Estimated Closing Costs

	CONV.	VA	FHA	CASH/ASSM
Loan Application Fee				
Loan Origination Fee				
Loan Commitment Fee				
Mortgage Insurance Premium (PMI, MIP, or VA Fee)				
Photo Fees, Copy Fees, and Courier Fees				
Amortization Schedule Fee				
Loan Document Preparation Fees				
Lender Inspection Fees				
Termite Inspection Fee				
Property Inspection Fee				
Loan Warehouse Fees				
Loan Underwriting Fees				
Wire Transfer Fees				
Survey Fees				
Appraisal Fees				
Escrow Fee				
Recording Fees				
Lender Endorsement Fees				
Mortgagee Title Policy Premium				
Owner's Title Policy Premium				
Credit Report Fees				
Loan Discount and Buydown Fees				
Broker Fees				
Repairs				
Residential Service Contract Fee (Home Warranty)				
Other				
Estimated Total Closing Costs				

Estimated Total Cash Due at Closing

Sales Price _____
 Add Estimated Closing Costs _____
 Add Prepaids _____
 Total Costs _____
 Less Loan Amount () _____
 Less Earnest Money () _____
 Less Other Credits () _____
 Estimated Cash at Closing _____

Estimated Total Monthly Payments

Principal and Interest _____
 Taxes (escrow) _____
 Hazard Insurance (escrow) _____
 Flood Insurance (escrow) _____
 Mortgage Insurance (escrow) _____
 HOA Fees _____

 Estimated Monthly Payment _____