

Estimated Costs	Conventional	VA	FHA	Assumption	Cash
Attorney's Fees / Document Preparation	\$275	*	\$175	\$75	-
Condominium Transfer Fee	\$	\$	\$	\$	\$
Copies (Restrictions & Easements)	\$	\$	\$	\$	\$
Courier & Express Mail Fees	\$50	*	\$50	\$50	\$50
Escrow Fee	\$215	*	\$215	\$215	\$150
Inspector Fees (Buyer's Inspection)	\$	\$	\$	\$	\$
Recording Fees	\$120+	\$120+	\$120+	\$80+	\$20+
Residential Service Contract	\$	\$	\$	\$	\$
Survey Fee	\$400+	\$400+	\$400+	-	-
Title Policy – Endorsements	\$150+	\$150+	\$150+	\$	-
Loan Policy	\$100	\$	\$100	\$	-
<input type="checkbox"/> Survey Deletion (5% of Owner Title Policy)	\$	\$	\$	\$	-
Wiring Fees	\$25	-	\$25+	-	-
	\$	\$	\$	\$	-
	\$	\$	\$	\$	-
<b>Lender &amp; Loan Fees:</b>	-	-	-	-	-
Amortization Schedule Fee	\$20	-	\$20	-	-
Application Fee	\$350	\$350	\$350	\$	-
Appraisal Fee	\$325	\$325	\$325	-	-
Assumption Fee (<1% loan balance)	\$	\$	\$	\$500+	-
Credit Report Fee	\$60	\$60	\$60	-	-
Discount Points ____%	\$	\$	\$	\$	-
Final Inspection Fee	\$	\$	\$	\$	-
Flood Certificate Fee	\$25	\$25	\$25	-	-
Origination Fee 1%	\$	\$	\$	\$	-
Photo Fees	\$	\$	\$	\$	-
Processing Fee	\$150 - \$400	-	\$350+	-	-
Repairs Required by Lender	\$	\$	\$	\$	-
Tax Information Service Fee	\$115	-	-	-	-
Termite Certificate Fee	\$75	-	-	-	-
Underwriting Fee	\$400+	-	\$400+	-	-
	\$	\$	\$	\$	-
	\$	\$	\$	\$	-
<b>Total Estimated Costs</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**Prepaid Items**

Interest for ____ days	\$	_____
Tax Deposit (____ mos.)	\$	_____
Hazard Ins. (____ mos.)	\$	_____
Flood Ins. (____ mos.)	\$	_____
Mortgage Insurance	\$	_____
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: \_\_\_\_\_, \_\_\_\_\_

The above estimated charges are based on transactions involving properties in the Greater Austin area. However, these fees may not be representative of charges that could be incurred for transactions in connection with properties outside of the Austin area.

Buyer may be required to pay some costs directly to the service providers before closing.

\*Veteran's may not pay attorney, escrow and messenger fees if paying 1% of origination fee.

