

| 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          | *        | \$40     | \$40       | \$40     |
| Escrow Fee  | \$300         | *        | \$300    | \$300      | \$300    |
| Inspector Fees (Buyer's Inspection)                                 | \$ _____      | \$ _____ | \$ _____ | \$ _____   | \$ _____ |
| Recording Fees  | \$120         | \$120    | \$120    | \$30       | \$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   | \$350         | \$350    | \$350    | -          | -        |
| 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  | \$300 - \$400 | -        | \$350+   | -          | -        |
| Repairs Required by Lender  | \$ _____      | \$ _____ | \$ _____ | \$ _____   | -        |
| Tax Information Service Fee   | \$115         | -        | -        | -          | -        |
| Termite Certificate Fee   | \$75          | -        | -        | -          | -        |
| Underwriting Fee  | \$400+        | -        | \$400+   | -          | -        |
| _____   | \$ _____      | \$ _____ | \$ _____ | \$ _____   | -        |
| _____   | \$ _____      | \$ _____ | \$ _____ | \$ _____   | -        |
| <b>Total Estimated Costs</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 San Antonio area. However, these fees may not be representative of charges that could be incurred for transactions in connection with properties outside of the Greater San Antonio 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.

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