Prepaid Items

Estimated Costs	Conventional	VA	FHA	Cash
Attorney's Fees / Document Preparation	\$275	\$175	\$175	-
Condominium Transfer Fee	\$	\$	\$	\$
Copies (Restrictions & Easements)	\$	\$	\$	\$
Courier & Express Mail Fees	\$50	*	\$50	\$50
Escrow Fee	\$250	\$250	\$250	\$150
Inspector Fees (Buyer's Inspection)	\$	\$	\$	\$
Recording Fees	\$120+	\$120+	\$120+	\$50+
Residential Service Contract	\$	\$	\$	\$
Survey Fee	\$400+	\$400+	\$400+	-
Loan Title Policy – Endorsements	\$200	\$200	\$200	-
Loan Policy	\$100	\$100	\$100	
Survey Deletion (5% of Owner Title Policy)	\$	\$	\$	\$
T-19.1 (5% of Owner Title Policy)	\$	\$	\$	-
Policy Guaranty Fee	\$3	\$3	\$3	-
	\$	\$	\$	-
Lender & Loan Fees:	-	-	-	-
Appraisal Fee	\$450	\$450	\$450	-
Credit Report Fee	\$60	\$60	\$60	-
Discount Points%	\$	\$	\$	-
Origination Fee 1%	\$	\$	\$	-
Tax Information Service Fee	\$115	-	-	-
	\$	\$	\$	-
	\$	\$	\$	-
	\$	\$	\$	-
	\$	\$	\$	-
	\$	\$	\$	-
Total Estimated Costs	\$	\$	\$	\$

Interest foraays			Φ	
Tax Deposit (mos.)			\$	
Hazard Ins. (mos.) Flood Ins. (mos.) Mortgage Insurance			\$	
			\$ \$	
				HOA fees (prorated)
			\$	
Estimated Total Prepaids:			\$	
Approximat	e			
Annual:	Taxes:	%	\$	
	Insurance:	%	\$	
	Flood Ins.:	%	\$	
Estimated To	otal Cash Due at Clo	sing		
Sales Price			+\$	
Add Estimated Costs			+\$	
Add Estimated Prepaids			+\$	
Less Loan Amount			-\$	
Less Earnest Money			-\$	
Less Option Fee			-\$	
Less Other	Credits		-\$	
Estimated Cash Due at Closing:			=\$	

Estimated Monthly Payments	(%yrs)
Principal & Interest	+\$
Escrow:	
Taxes	+\$
Hazard Insurance	+\$
Flood Insurance	+\$
Mortgage Insurance	+\$
Estimated Monthly Payment	=\$
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.

Effective 7/31/15



Explore www.IndependenceTitle.com