

BUYER'S ESTIMATED CHARGES

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	\$35
Escrow Fee	\$350	\$350	\$350	\$250
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)	\$ _____	\$ _____	\$ _____	-
GARC	\$4.50	\$4.50	\$4.50	-
_____	\$ _____	\$ _____	\$ _____	-
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	\$ _____	\$ _____	\$ _____	\$ _____

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.

Effective 1/01/2018