

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 | \$225 | \$225 | \$225 | \$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) | \$ _____ | \$ _____ | \$ _____ | - |
| 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 **Bastrop and Elgin areas**. However, these fees may not be representative of charges that could be incurred for transactions in connection with properties outside of the **astrop and Elgin areas**.
 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