

# Buyer's Estimated Charges

Estimated Costs	Conventional	VA	FHA	Cash
Attorney's Fees / Document Preparation	\$275+	\$175+	\$175+	—
Condominium Transfer Fee	\$	\$	\$	\$
Courier & Express Mail Fees	\$50	*	\$50	\$35
Escrow Fee	\$375	\$375	\$375	\$275
Inspector Fees (Buyer's Inspection)	\$	\$	\$	\$
Recording Fees	\$120+	\$120+	\$120+	\$50+
Residential Service Contract	\$	\$	\$	\$400+
Survey (Per Contract)	\$400+	\$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)	\$	\$	\$	—
<b>Lender &amp; Loan Fees:</b>				
Appraisal Fee	\$450	\$450	\$450	—
Credit Report Fee	\$60	\$60	\$60	—
Discount Points ___ %	\$	\$	\$	—
Origination Fee 1%	\$	\$	\$	—
Tax Information Service Fee	\$115	—	—	—
<b>Total Estimated Costs</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) \$  
 Est. Total Prepays \$

**Est. Monthly Payments @ \_\_\_ % \_\_\_ yrs**

Principal & Interest \$  
 +Escrow  
 Taxes \$  
 Hazard Insurance \$  
 Flood Insurance \$  
 Mortgage Insurance \$  
 Est. Monthly Payment \$  
 HOA Fees (Mo/Qtr/Yr) \$  
 (Not included in monthly payment.)

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.

Effective 1/01/2019

**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 -\$  
 Est. Cash Due at Closing \$

Prepared by: \_\_\_\_\_  
 Buyer's Initials \_\_\_\_\_  
 (to acknowledge receipt)

