

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	\$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 Fee	\$4.50	\$4.50	\$4.50	-
_____	\$ _____	\$ _____	\$ _____	-
<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)	\$ _____
_____	\$ _____
<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 **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.*

Effective 2/25/15



Explore [www.IndependenceTitle.com](http://www.IndependenceTitle.com)