



TEXAS ASSOCIATION OF REALTORS®
BUYER'S ESTIMATED COSTS

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The figures below are estimates. Actual costs and proceeds will vary. Estimates are not guaranteed.

Buyer: _____

Address: _____

Buyer's Anticipated Financing: Conventional VA FHA Assumption Owner CASH

Estimated Costs	
Attorney's Fees / Doc. Prep.	_____
Brokers' Fees _____ %	_____
Condo. Transfer Fee	_____
Copies (Restrictions & Esmnts)	_____
Courier & Express Mail Fees	_____
Escrow Fee (one-half)	_____
Inspector Fees (Buyer's Insp.)	_____
Lender & Loan Fees:	
Amortization Schedule Fee	_____
Application Fee	_____
Appraisal Fee	_____
Assumption Fee	_____
Credit Report Fee	_____
Discount Points _____ %	_____
EPA Endorsmnt (new const.)	_____
Final Inspection Fee	_____
Flood Certificate Fee	_____
Origination Fee _____ %	_____
Photo Fees	_____
Processing Fee	_____
Repairs Required by Lender	_____
Tax Deletion (new const.)	_____
Tax Information Service Fee	_____
Termite Certificate Fee	_____
Underwriting Fee	_____
Recording Fees	_____
Residential Service Contract	_____
Survey Fee	_____
Taxes Due (Oct-Dec)	_____
Title Policy – Mortgagee's	_____
<input checked="" type="checkbox"/> 5 % of Title Policy – Boundary Del.	0.00
Wiring Fees	_____
_____	_____
_____	_____
_____	_____
Total Estimated Costs	_____

Approximate
 Annual: Taxes: _____ %
 Insurance: _____ %
 Flood Ins.: _____ %

Prepaid Items
 Interest for _____ days
 Tax Deposit (_____ mos.)
 Hazard Ins. (_____ mos.)
 Flood Ins. (_____ mos.)
 Mortgage Insurance
 HOA fees (prorated)

 Estimated Total Prepays: _____

Estimated Total Cash Due at Closing
 Sales Price
 Add Estimated Costs
 Add Estimated Prepays
 Less Loan Amount ()
 Less Earnest Money ()
 Less Option Fee ()
 Less Items P.O.C. ()
 Less Para. 12 Allowances ()
 Less Other Credits ()
 Estimated Cash at Closing _____

Estimated Monthly Payments (_____ % _____ yrs)
 Principal & Interest
 Escrow:
 Taxes
 Hazard Insurance
 Flood Insurance
 Mortgage Insurance
 HOA Fees

 Estimated Monthly Payment _____

Buyer may be required to pay some costs directly to the service providers before closing.

Prepared by: _____

(TAR-1936) 1-2-03 Buyer's Initials to acknowledge receipt: _____ , _____