



Buyer's Estimated Charges

	Assumption or Cash	Conventional	FHA	VA	Who Receives Fee
Appraisal fee		350-450	425	350-450	Lender
Reinspection Fee		90	90	***	Lender
Credit Report		60-80	60-80	60-80	Lender
Home / Termite Inspections ***	300-450	300-450	300-450	300-350	Inspector
Loan Origination (1% of Loan Amt)	0			***	Lender
Loan Discount / Buydown Points	0				Lender
Assumption Transfer / Second Lien Fees					Lender
Amortization, Photos, Restrictions		100	100	***	Lender
Tax Servicing / Courier Fees		175-200	***	***	Lender
Underwriting / Processing Fees		500-600	***	***	Lender
Funding Fee / Packaging Fee		100-150	***	***	Lender
Attorney / Document Preparation	100	200-300	200-300	***	Lender/Title Co
Escrow Fee	150-175	150-175	150-175	***	Title Co
Survey		350-450	350-450	300-350	Surveyor
Mortgagee's Title Policy		175-200	175-200	175-300	Title Co
Recording Fees	60-80	60-80	60-80	60-80	County Clerk
Mortgage Insurance (PMI or MIP)				N/A	Lender
VA Funding Fee	N/A	N/A	N/A		Lender
Homeowner's Association Dues / Fees					HOA
Residential Service Contract					Res.Serv.
Flood Insurance					Fed.Gov.
PREPAIDS:					
Interest (from funding to 1st of month)					Lender
Hazard Insurance (14 months)					Insurer
Property Taxes (4 to 6 months)					Lender
Other:					

(A) Total estimated closing costs					
(B) Total estimated PREPAIDS					
(C) Down Payment					
(D) Less earnest money deposit	(_____)	(_____)	(_____)	(_____)	(_____)

CASH NEEDED AT CLOSING (Estimated)

- * Paid up-front, non-refundable.
- ** If a 1% Flat Charge (origination fee) is paid by Veteran, Veteran cannot pay for loan application, processing or commitment fee, notary fees, tax service fees, photos, restrictions, amortization schedule, escrow fees and attorney fees. If Seller pays the origination fee, Veteran may pay some of the listed fees.
- *** FHA and/or VA prohibit Buyer from paying