



Seller's Estimated Charges

Assumption or Cash	Conventional	FHA	VA	Who Receives Fee
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Owner's Title Policy (see rate chart)					Title Co
Appraisal Reinspection Fee ***	0	Buyer Pay	Buyer Pay	90	Lender
Termite Inspection / Certificate ***	Buyer Pay	Buyer Pay	Buyer Pay	100-125	Inspector
Amortization, Photos, Restrictions	0	Buyer Pay	Buyer Pay	100	Lender
Tax Certificate	60-80	60-80	60-80	60-80	Title Co
Tax Servicing / Courier Fees ***	Buyer Pay	Buyer Pay	175-225	175-225	Lender/Title Co
Underwriting / Processing Fees	0	Buyer Pay	500-600	500-600	Lender
Funding Fee / Packaging Fee	0	Buyer Pay	100-150	100-150	Lender
Attorney / Document Preparation	125-150	150-250	150-250	375-450	Lender/Title Co
Professional Service Fee					RE Broker
Escrow Fee **	150-175	150-175	150-175	300-350	Title Co
Interest to date of Note Payoff					Lender
Pay-off Penalty on existing loan(s)	N/A				Lender
Release Filing Fee per lien	20-30	20-30	20-30	20-30	County Clerk
Property Tax Proration (from 1/1 thru closing)					Buyer
Residential Service Contract					Res.Serv.
Any Required Repairs					Repair Co
Buyer Costs assumed by Seller *				200 ***	
Other:					

(A) Total estimated closing costs ****					
(B) Add Mortgage Balance					
(C) Total estimated charges at closing (A + B)					
(D) Selling Price					
(E) Plus estimated escrow balance ****					
(F) Less total estimated charges at closing	()	()	()	()	()
(G) Less second lien	()	()	()	()	()
NET CASH AT CLOSING (Estimated)					

* Check with lender for Seller's maximum allowable contribution.

** 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

**** These calculations are estimates only & do not include any delinquent mortgage payments, other liens, taxes or assessments not included herein.