



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: _____

Property 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 type="checkbox"/> 5% of Owner Title P – Boundary Del.	_____
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: _____