

Estimated Closing Costs

Purchaser's Estimate of Settlement Costs

1. Balance of Down Payment _____

2. Lender's Fees

- 1) Origination Fee and Discount Points to be paid by Purchaser _____
- 2) Document Preparation Fee _____
- 3) Tax Service Fee _____
- 4) First Year PMI premium or FHA MIP if any _____

3. Escrows

- 1) Homeowner's Insurance (2 months) _____
- 2) PMI (2 months) _____
- 3) Real Estate Tax (includes reimbursement to Seller of prepaid taxes, 14 months) _____

4. Settlement Fees

- 1) Title Search/Abstract _____
- 2) Title Insurance Premium _____
- 3) Settlement Services _____
- 4) Miscellaneous Fees (title insurance binder, messenger, copies) _____

5. Governmental Recording Charges

- 1) Recordation of Deed and Trust _____
- 2) County Transfer Tax _____
- 3) Recordation Stamps _____
- 4) State Transfer Tax _____

6. Other Costs

- 1) Survey _____
- 2) Termite Inspection _____
- 3) Homeowners' or Condo Fees _____
- 4) Miscellaneous _____

TOTAL ESTIMATED CHARGES _____