



**BUYER'S ESTIMATED SETTLEMENT COSTS**

ESTIMATED SETTLEMENT CHARGES	ASSUMPTION	CONVENTIONAL	FHA	VA	CASH/ OWNER CARRY
<b>LENDER CHARGES</b>					
LOAN ORIGATION FEE— BASED ON LOAN AMOUNT	-0-				
LOAN DISCOUNT POINTS <sup>2</sup>	-0-				-0-
APPRAISAL FEE (PER CONTRACT) <sup>2</sup>	-0-	400.00	410.00	350.00	-0-
CREDIT REPORT FEE	35.00	35.00	35.00	65.00	35.00
PROCESSING / APPLICATION FEE (VARIES)	-0-	400.00	250.00	-0-	-0-
ASSUMPTION FEE (VARIES) (CHECK LENDER)		-0-	-0-	-0-	-0-
INSPECTION FEE (VARIES) <sup>1</sup>	-0-	75.00 each	75.00	75.00	-0-
UNDERWRITING FEE (VARIES) <sup>1</sup>	-0-	400.00	350.00	-0-	-0-
AMORTIZATION SCHEDULE	-0-	15.00	-0-	-0-	-0-
VA FUNDING FEE	-0-	-0-	-0-		-0-
FHA MIP (CAN BE FINANCED)	-0-	-0-		-0-	-0-
CONVENTIONAL PMI	-0-		-0-	-0-	-0-
TAX SERVICE FEE (VARIES)	-0-	110.00	110.00	-0-	-0-
DELIVERY / COURIER FEES	-0-	50.00	50.00	-0-	-0-
PHOTOCOPIES	-0-	25.00	-0-	-0-	-0-
WIRE TRANSFER (VARIES)	-0-	35.00	35.00	-0-	-0-
FLOOD CERTIFICATE (VARIES)	-0-	26.00	26.00	-0-	-0-
<b>TITLE CHARGES</b>					
TITLE INSURANCE (SEE RATE CHART)					
MORTGAGEE'S TITLE INSURANCE	-0-	100.00	100.00	100.00	-0- / 100.00
AGRICULTURAL TAX DELETION FEE (LAND USAGE)	-0-	20.00	20.00	25.00	-0-
T-33 ENDORSEMENT (A.R.M ONLY)	-0-	20.00	20.00	20.00	-0-
T-36 EPA ENDORSEMENT	-0-	25.00	25.00	25.00	-0-
MORTGAGE TITLE POLICY TAX EXCEPTION FEE	-0-	5.00	5.00	5.00	-0- / 5.00
TITLE COMPANY CLOSING FEE (ESCROW FEE) <sup>3</sup>			135.00	-0-	
RESTRICTIONS (FHA - CHECK LENDER)	-0-	-0-	-0-	-0-	-0-
T-17 PUD	25.00	25.00	25.00	25.00	25.00
T-19 ENDORSEMENT 5% OF PREMIUM					
<b>MISCELLANEOUS CHARGES</b>					
ATTORNEY'S FEE (NOTE AND DEED OF TRUST - MAY VARY)	50.00	250.00	165.00	-0-	-0- / 150.00
RECORDING FEE (VARIES PER PAGES OF DOCUMENTS)	25.00	42.00	42.00	42.00	15.00 / 25.00
DELIVERY / COURIER FEES	20.00	20.00	-0-	-0-	20.00
SURVEY (VARIES)	-0-	350.00	350.00	350.00	350.00
TERMITE INSPECTION (EST.)	75.00	75.00	75.00	-0-	75.00
HOME WARRANTY (VARIES WITH PLAN)					
PROPERTY INSPECTION (EST.) (OPTIONAL)					
PHOTOCOPIES:	-0-	-0-	-0-	-0-	-0-
<b>ESTIMATED SETTLEMENT CHARGES</b>					

PREPAIDS: Interest	( days)	
PMI Mtg. Ins.	(12 months)	
Hazard / HO Ins.	(12 months)	
Flood Ins.	(12 months)	
RESERVES: Hazard / HO Ins.	(12 months)	
Flood Ins.	(2 months)	
PMI Mtg. Ins.	(2 months)	
Taxes	(4 months)	
HO Assoc.	( months)	

<b>PREPAIDS / RESERVES</b> .....	<b>TOTAL</b> .....	_____
Total Settlement .....	plus .....	_____
Contract Sale Price .....	plus .....	_____
	<b>SUBTOTAL</b> .....	_____
Earnest Money.....	minus .....	_____
New Loan or Existing Lien .....	minus .....	_____
<b>ESTIMATED AMOUNT DUE AT CLOSING</b> .....		_____
(including Down Payment)		

**Prepaid Items / Reserve:** Estimated prepaids are not guaranteed. Estimates are based on the best information at the time of preparation.

AIRBORNE / FED EX DELIVERIES AVERAGE \$20-30 EACH  
HOLDING MONEY AFTER CLOSING FEE - \$100

- 1) Check with individual mortgage company for miscellaneous fees.
- 2) Conventional fees paid by either the buyer or seller as negotiated in the earnest money contract.
- 3) Escrow Fees: Residential \$350 per side. Commercial \$500 per side.

NOTICE: Preprinted settlement cost amounts are estimates only and are provided as a courtesy. Costs will vary. Call branch for applicable rates.

Buyer Signature: \_\_\_\_\_