

PURCHASER'S ESTIMATED COSTS OF SETTLEMENT

PROPERTY: _____

TYPE OF FINANCING				
SALES PRICE			\$	\$
DOWN PAYMENT			\$	\$
FIRST TRUST			\$	\$
ADDITIONAL TRUST(S)			\$	\$
HUD-1	ITEM	HOW COMPUTED		
ITEMS PAYABLE IN CONNECTION WITH LOAN				
801	Lender Origination Charge	Check with Lender	\$	\$
802	Loan Discount Point(s)	_____ % of Loan Amount	\$	\$
804	Appraisal (POC*)	\$250 - \$450+	\$	\$
805	Credit Report (POC)	\$20 - \$60	\$	\$
806	Tax Service	\$70 - \$85		
807	Flood Certification	\$10 - \$20	\$	\$
808			\$	\$
ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE				
901	Advance Interest	Int. Rate x Loan Amount ÷ by 360 x Number of Days from Settlement to 1st of Next Month	\$	\$
902	MIP/PMI/VA Funding Fee	Check with Lender	\$	\$
903	Homeowner's Insurance (POC)	\$500 - \$1,000+ per year (check with Insurance Agent)		
			\$	\$
RESERVES DEPOSITED WITH LENDER				
1002	Homeowner's Insurance (POC)	\$ _____ /mo x 3 mos.	\$	\$
1003	Mortgage Insurance	\$ _____ /mo x 2 mos.	\$	\$
1004-7	Property Taxes	\$ _____ /mo x 5 mos. (varies from 3-8 months, dep. on most recent pmt.)	\$	\$
1008-9	HOA/Condo/Coop Fees	Check with Association/Lender	\$	\$
			\$	\$
TITLE CHARGES				
1101	Title Services and Lender's Title Insurance	\$500 - \$2,000 (Check with Settlement Agent)	\$	\$
1102	Settlement or Closing Fee	\$250 - \$500 (Check with Settlement Agent)	\$	\$
1103	Owner's Title Insurance	Approx. \$4.40 per \$1,000 of Sale Price (may be included in line #1101)	\$	\$
1104	Lender's Title Insurance	Approx. \$2.90 per \$1,000 of Sale Price (included in line #1101)		
			\$	\$
GOVERNMENT RECORDING CHARGES				
1201	Recording Deed	\$43 plus \$3.34 per \$1,000 of Price	\$	\$
1203	Recording Deed(s) of Trust (New Trusts Only)	\$56 per Trust + \$3.34 per \$1,000 of Loan Amount(s)	\$	\$
			\$	\$
ADDITIONAL CHARGES (if applic.)				
703	Buyer's portion of Broker's Fee		\$	\$
1301	Survey (1+ ac. or stakes - higher)	\$200-\$400	\$	\$
1302	Pest Inspection	\$30 - \$75	\$	\$
1305	Home Warranty	\$325 - \$500+	\$	\$
Other	Home Inspection (POC)	\$300 - \$600	\$	\$
Other	Radon Inspection (POC)	\$100 - \$150	\$	\$
Other	Other Inspection		\$	\$
Other			\$	\$
1400	Total Estimated Cost of Settlement		\$	\$

401	Sales Price	\$	\$
1400	PLUS: Total Estimated Cost of Settlement	\$	\$
	LESS: Earnest Money Deposit & POC Items	\$	\$
	LESS: Total Loan Amount(s) (incl. financed fees)	\$	\$
	LESS: Seller's Contribution to Buyer's Closing Costs (check with lender)	\$	\$
Estimate of Cash Needed at Settlement (Certified Funds)		\$	\$

*POC = Paid Outside of Closing

These estimates are not guaranteed and do not include prorated items. Use in conjunction with the lender's Good Faith Estimate. **Changes in certain items could impact the Settlement Date.**

Purchaser acknowledges receipt of this estimate

PURCHASER

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ESTIMATED MONTHLY PAYMENT

1st Trust PI @ _____%	\$	\$
2nd Trust PI @ _____%	\$	\$
1/12 Annual Taxes	\$	\$
1/12 Annual Ins.	\$	\$
1/12 MIP or PMI Ins.	\$	\$
Condo and/or HOA Fee	\$	\$

TOTAL \$ _____ **\$** _____

Debbie Crevier-Kent
PREPARED BY AGENT

DATE

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