

**OKLAHOMA REAL ESTATE COMMISSION**

**ESTIMATED COST TO BUYER**

Estimated P&I (Subject to lock of interest rate by lender) \_\_\_\_\_ **Property Address** \_\_\_\_\_

**P& I** \_\_\_\_\_ ( \_\_\_ % Interest\* \_\_\_\_\_ No. Years) **Sales Price** \_\_\_\_\_

**P& I** \_\_\_\_\_ ( \_\_\_ % Interest \* \_\_\_\_\_ No. Years) **Loan Amount** \_\_\_\_\_

**PMI, MIP, MMI** \_\_\_\_\_ **MIP/VA fee (if financed)** \_\_\_\_\_

**Insurance** \_\_\_\_\_ **Total Loan** \_\_\_\_\_

**Taxes** \_\_\_\_\_

**Dues** \_\_\_\_\_ (Monthly dues of Condo/HOA; not escrowed) **Closing Date** \_\_\_\_\_

**Other** \_\_\_\_\_

**Total** \_\_\_\_\_ **Estimated monthly payment** \_\_\_\_\_

	CONV	FHA	VA	ASSUMP	CASH
<b>Down Payment, Equity or Cash</b>					

**Broker's Fee**

Commission _____ %					

**Items Payable in Connection with Loan**

Loan Origination Fee _____ %					
Loan Discount _____ %					
Appraisal Fee					
Credit Report					
Lenders Inspection Fee					
Assumption and/or Transfer Fee					
Tax Service Fee					
Shipping Fee					
Underwriting Fee					
Document Prep/Processing Fee					
Flood Certificate					
VA Funding Fee (if not financed)					

**Items Required by Lender to be Paid in Advance**

Prepaid Interest _____ Days @ \$ _____ per day					
Mortgage Insurance Premium (if not financed)					
Hazard Insurance Premium (1 year)					
Flood Insurance Premium (1 year)					

**Reserves Deposited with Lender**

Hazard Insurance (3 months)					
County Property Taxes (3 months)					
Flood Insurance (3 months)					

**Buyer's Initials** \_\_\_\_\_ **Buyer's Initials** \_\_\_\_\_

**Estimated Cost to Buyer – Page 2- Property Address \_\_\_\_\_**

	CONV	FHA	VA	ASSUMP	CASH
<b>Title Charges</b>					
Settlement or Closing Fee					
Abstract of Title Search after Closing					
Title Examination					
Title Insurance Binder					
Attorney's Fees					
Title Insurance –Owner & Lender					
Lenders coverage only					
Owners coverage only					
Gap Check					

<b>Government Recording and Transfer Charges</b>					
Recording Fees					
Mortgage Certification					

<b>Additional Settlement Charges</b>					
Wood Infestation Inspection					
Fixtures, Equipment & System Inspections					
Structural Inspection					
Environmental Inspection					
Roof, pool, spa Inspections					
Survey or Mortgage Inspection Report					
Home Warranty Policy					
Condo/Homeowner's Assoc. Dues-payable					

<b>Assumption Only</b>					
Purchase Escrow Account					
Next Month's Payment					

<b>Total Estimated Expenses</b>					
<b>Less Buyer's Costs Paid By Seller</b>					
Less Earnest Money Deposit					
Less Seller's Interest in Arrears					
Less Seller's Tax Prorations					
<b>Balance Due (Cashier Check or Wire Transfer)</b>					

**THE ABOVE FIGURES ARE ESTIMATED closing costs furnished on the date indicated below and may vary from those at transfer of deed. Lender's charges WILL vary from different institutions.**

**Buyer's Acknowledgement: I understand these figures are approximate and may differ from those at closing.**

_____	_____	_____	_____
<b>Buyer</b>	<b>Date</b>	<b>Company Name</b>	
_____	_____	_____	_____
<b>Buyer</b>	<b>Date</b>	<b>Prepared by</b>	<b>Date</b>
<b>Buyer's Initials</b> _____	<b>Buyer's Initials</b> _____		