

OKLAHOMAREAL ESTATE

ESTIMATEDCOSTTO BUYER

Estimated P&I (Subject to lock of interest rate by lender) P& I _____ (___ % Interest* _____ No. Years) P& I _____ (___ % Interest * _____ No. Years) PML, MIP, MMI _____ Insurance _____ Taxes _____ Dues _____ (Monthly dues of Condo/HOA; not escrowed) Other _____ Total _____ Estimated monthly payment	Property Address _____ Sales Price _____ Loan Amount _____ MIP/VA fee (if financed) _____ Total Loan _____ Closing Date _____
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	CONV	FHA	VA	ASSUMP	CASH
Down Payment, Equity or Cash					
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
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Title Charges

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					

Government Recording and Transfer Charges

Recording Fees					
Mortgage Certification					

Additional Settlement Charges

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					

Assumption Only

Purchase Escrow Account					
Next Month's Payment					

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

THE ABOVE FIGURES ARE ESTIMATED closing costs provide d on the date specified below may differ from those at the time of deed transfer. Lender charges may vary between institutions.

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

Buyer _____	Date _____	Company Name _____
Buyer _____	Date _____	Prepared by _____
Buyer's Initials _____	Buyer's Initials _____	Date _____