



ESTIMATED BUYER'S EXPENSE

COPYRIGHTED BY AND SUGGESTED FOR USE BY MEMBERS
OF THE NORTHEAST FLORIDA ASSOCIATION OF REALTORS®, INC.



PROPERTY _____ DATE PREPARED _____
 BUYER _____

Purchase Price \$ _____

MONTHLY PAYMENTS

Principal & Interest \$ _____	Basic Mortgage \$ _____
Hazard Insurance _____	MIP/USDA/VA Funding Fee \$ _____
Flood Insurance _____	Total Mortgage \$ _____
Taxes _____	For _____ years @ _____ %
CDD Fee _____	
Mortgage Insurance _____	

TOTAL MONTHLY PAYMENT \$ _____

HOA/Condo Fees

Recording Fees:	Deed \$ _____	Mortgage \$ _____	Total	\$ _____
Intangible Tax @ .002 times the Loan Amount... _____				
Note Stamps @ .0035 times the Loan Amount... _____				
Simultaneous Mortgage Title Insurance Policy... _____				
Title Insurance Endorsements _____				
Wood Destroying Organism Report _____				
Appraisal Fee _____				
Credit Report(s) (paid at loan application) _____				
Tax Service Fee... _____				
Inspection Fee(s) _____				
Real Estate Brokerage Fee... _____				
Real Estate Broker Only Fee... _____				
Closing Attorney/Settlement Fee... _____				
Buyer's Courier Fees _____				
Adjusted Mortgage Origination Charges... _____				
Mortgage Discount Points _____				
Lender's Flood Certification Fees _____				
Mortgage Transfer and Assumption Charges... _____				
Title Search... _____				
VA Funding Fee... _____				
One Year Home Warranty _____				
Association/Condo Application/Transfer _____				
Association/Condo Capital Contribution/Reserve Fee... _____				
Lender- Required Condo Questionnaire Fee... _____				
Survey _____				
Other _____				

ESTIMATED CLOSING EXPENSES (A) \$ _____

ESTIMATED PREPAIDS

_____ Mos. Hazard Insurance @ _____

_____ Mos. Property Taxes @ _____

_____ Mos. Flood Insurance @ _____

_____ Mos. Mortgage Insurance @ _____

Prepaid Mortgage Insurance Premium (MIP) (1st yr.) _____

Prepaid Interest _____

ADD ESTIMATED PREPAIDS..... (B) \$ _____

Prorated **HOA/Condo/CDD Fees**..... (C) \$ _____

ADD DOWN PAYMENT (Includes Binder) (D) \$ _____

LESS BINDER DEPOSIT OF \$ _____ (E) (\$ _____)

ESTIMATED BALANCE DUE AT CLOSING (Not including prorations) (A+B+C+D less E)..... (F) \$ _____

THIS IS AN ESTIMATE ONLY. ESTIMATES MAY VARY DUE TO PRORATION OF RENTS, TAXES, HOA/CONDO/CDD FEES, CITY/COUNTY FEES, INSURANCE, INTEREST ON MORTGAGE AND OTHER FACTORS.

BUYER

DATE SIGNED

BUYER

DATE SIGNED