

# Buyers' Estimated Closing Costs

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

Property Address: \_\_\_\_\_

**Normal Closing Costs:**

Recording Fee on Deed \$ \_\_\_\_\_  
 Closing/Disbursement Fee \_\_\_\_\_

**Miscellaneous Costs:**

Property Inspection\* \$ \_\_\_\_\_  
 Inspection Other\*: \_\_\_\_\_  
 Termite/Pest Inspection \_\_\_\_\_  
 Courier / Overnight Fee \_\_\_\_\_  
 Home Warranty (optional) \_\_\_\_\_  
 Survey \_\_\_\_\_  
 Flood Elevation Certificate (if applicable) \_\_\_\_\_

**Condo Specific Costs:**

Application Fee\* \$ \_\_\_\_\_  
 Escrowed association fees (varies) \_\_\_\_\_

**New Construction Specific Costs:**

Owners Title Insurance \$ \_\_\_\_\_  
 Title Insurance \_\_\_\_\_  
 Documentary Stamps (.70/\$100 on Deed) \_\_\_\_\_

**Mortgage Specific Costs:**

*If you are taking a mortgage, your lender should provide you with a truth-in-lending statement of all expenses to be incurred in conjunction with the mortgage. The following are examples of some of those expenses.*

*Fixed/Required:* Documentary Stamps (.35/\$100 on Note)  
 Intangible Tax (.002 on Mortgages)

*3rd Party Fees:* Title Insurance  
 Endorsements  
 Private Mortgage Insurance (PMI) (if required)  
 Pre-paid Hazard Insurance (1 year)\*  
 Pre-Paid Flood Insurance (1 year)\*  
 Pre-Paid Wind Insurance (1 year)\*  
 Escrowed Insurance (3 months)  
 Escrowed Property Taxes (3 months)  
 Escrowed Interest (closing date to end of month)

*Lender-controlled:*  
 Application Fee  
 Appraisal  
 Credit Report  
 Discount points  
 Origination Fee  
 Tax Service Fee  
 Underwriting Fee  
 Disbursement Fee  
 Document Preparation Fee

**\* These costs are paid out-of-pocket prior to closing.**

I understand that this estimate and worksheet has been provided to assist me in computing the costs associated with purchasing the above referenced property. I further understand that neither ALVA International, Inc. nor its agents in anyway warrants or guarantees the actual amounts of these figures. The undersigned hereby acknowledges a receipt of a copy of this estimate.

Buyer: \_\_\_\_\_ Date: \_\_\_\_\_

Buyer: \_\_\_\_\_ Agent: \_\_\_\_\_