

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: _____

ALVA INTERNATIONAL, INC.

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