

Buyers Estimated Charges



| | Conventional | VA | FHA | Assumption | Cash | |
|---------------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-------------------------------------|
| Administrative Fee | 600 | 0 | 600 | 0 | 0 | Prepaid Items |
| Appraisal Fee | 375 | 375 | 375 | 0 | 0 | Interim Interest @ ____/Day \$ ____ |
| Assumption Fee-Qualifying | 0 | 0 | 0 | <1%Loan Balance | 0 | Tax Deposit (2-4 Mo.) \$ ____ |
| Attorney's Fee | 275 | * | 275 | 100 | 0 | Hazard Ins. (1 Yr) \$ ____ |
| Credit Report | 65 | 65 | 65 | 0 | 0 | Hazard Ins. (2-4 Mo.) \$ ____ |
| Discount Points | Negotiable | Negotiable | Negotiable | 0 | 0 | Flood Ins. (1 Yr) \$ ____ |
| Escrow Balance | 0 | 0 | 0 | Actual | 0 | PMI (1 Mo.) \$ ____ |
| Escrow Fee | 250 | * | 250 | 250 | 175 | Other ____ |
| Flood Certificate | 30 | 0 | 30 | 0 | 0 | Estimated Total ____ |
| Homeowners Assoc. Dues | Actual Prorated | Actual Prorated | Actual Prorated | Actual Prorated | Actual Prorated | Estimated Total Due at Closing |
| Homeowners Assoc. Fees | 225 | 225 | 225 | 225 | 225 | Sales Price \$ ____ |
| Insurance | 14 Months Prepaid | 14 Months Prepaid | 14 Months Prepaid | Actual | Actual | Closing Costs \$ ____ |
| Lender Inspection Fee | 100 | 0 | 100 | 0 | 0 | Prepays \$ ____ |
| Lender Required Tax Reserve | 3-4 Mo. of Ann. Taxes | 3-4 Mo. of Ann. Taxes | 3-4 Mo. of Ann. Taxes | 0 | 0 | Loan Amount \$ ____ |
| Lender Messenger Fee | 50 | * | 50 | 0 | 0 | Earnest Money \$ ____ |
| Messenger Fee | *25 | 0 | *25 | *25 | *15 | Credits \$ ____ |
| Mobile Home Processing Fee | 75 | 0 | 75 | 75 | 75 | Estimated Total ____ |
| MTP w/Simultaneous Issue of OTP | 100 | 100 | 100 | 0 | 0 | Summary |
| MTP Endorsements | 125-150+5% Basic Prem. | 125-150+5% Basic Prem. | 125-150+5% Basic Prem. | 0 | 0 | Principal & Interest \$ ____ |
| OTP Survey Amendments | 5% of Owners Title Policy | 5% of Owners Title Policy | 5% of Owners Title Policy | 5% of Owners Title Policy | 5% of Owners Title Policy | Taxes \$ ____ |
| Origination Fee | 1% | 1% | 1% | 0 | 0 | Hazard Ins. \$ ____ |
| Processing Fee | 250 | 0 | 250 | 0 | 0 | Flood Ins. \$ ____ |
| Recording Fee | 120-150 | 120-150 | 120-150 | 120 | 40 | PMI \$ ____ |
| State of Texas Guaranty Fee | 2 | 2 | 2 | 0 | 0 | Estimated Total ____ |
| Survey | 450-500 | 450-500 | 450-500 | 0 | Per Contract | |
| Tax Proration | Closing Date - End of Year | Closing Date - End of Year | Closing Date - End of Year | Closing Date - End of Year | Closing Date - End of Year | |
| Tax Service Fee | 150 | 0 | 0 | 0 | 0 | |
| Termite Inspection Fee | 75 | 0 | 75 | Per Contract | Per Contract | |
| Underwriting Fee | 250 | 0 | 250 | 0 | 0 | |
| VA Funding Fee | 0 | Actual | 0 | 0 | 0 | |
| Wire Funding Fee | 125 | 0 | 125 | 0 | 0 | |



Sellers Estimated Charges 2010-2011



| | Conventional | VA | FHA | Assumption | Cash |
|-----------------------------|--|------------------------|------------------------|------------------------|------------------------|
| Administrative Fee | 0 | 600 | 0 | 0 | 0 |
| Attorney's Fee | 100 | 275 | 100 | 100 | 100 |
| Attorney's Fee (Release) | 75 | 75 | 75 | 0 | 75 |
| Commission | Per Listing Agrmt. | Per Listing Agrmt. | Per Listing Agrmt. | Per Listing Agrmt. | Per Listing Agrmt. |
| Discount Points | Negotiable | Negotiable | Negotiable | 0 | 0 |
| Escrow Fee | 250 | 500 | 250 | 250 | 175 |
| Flood Certificate | 0 | 30 | 0 | 0 | 0 |
| Homeowners Warranty Fees | 400 | 400 | 400 | 400 | 400 |
| Homeowners Assoc. Fees | 225 | 225 | 225 | 225 | 225 |
| Lender Inspection Fee | 0 | 100 | 0 | 0 | 0 |
| Lender Messenger Fee | 0 | 50 | 0 | 0 | 0 |
| Messenger Fee | *25 | *25 | *25 | *25 | *15 |
| Mobile Home Processing Fee | 75 | 150 | 75 | 75 | 75 |
| Owners Title Policy (OTP) | Promulgated by the Texas Department of Insurance | | | | |
| Payoff | Principal + Interest from 1st Thru Close Date | | | 0 | Principal + Interest |
| Processing Fee | 0 | 250 | 0 | 0 | 0 |
| Recording Fee | 40-60 | 40-60 | 40-60 | 40-60 | 40-60 |
| State of Texas Guaranty Fee | 2 | 2 | 2 | 2 | 2 |
| Tax Certificate | 35 | 35 | 35 | 35 | 35 |
| Tax Proration | January 1st thru Close | January 1st thru Close | January 1st thru Close | January 1st thru Close | January 1st thru Close |
| Tax Service Fee | 0 | 150 | 150 | 0 | 0 |
| Termite Inspection Fee | 0 | 75 | 0 | 0 | 0 |
| Underwriting Fee | 0 | 250 | 0 | 0 | 0 |
| Wire Funding Fee | 0 | 125 | 0 | 0 | 0 |

Payoff
 Principal \$ _____
 Interest \$ _____
 Escrow Shortage \$ _____
 Penalty \$ _____
 Late Fees \$ _____
 Release Fee \$ _____
 Estimated Charges _____
Summary
 Sale Price \$ _____
 Payoff \$ _____
 Closing Costs \$ _____
Approximate Total Due Seller _____

*A veteran may not pay attorney fees and messenger fees if he or she is paying a 1% origination fee.

* Amount based on actual charges.

These are estimates and subject to change. Please contact the lender for actual charges.

