

OKLAHOMA REAL ESTATE COMMISSION

ESTIMATED COST TO BUYER

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

Note: Number on left corresponds to HUD-1 Form

	CONV	FHA	VA	ASSUMP	CASH
Down Payment, Equity or Cash					

700. Broker's Fee

Commission _____ %					
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800. 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)					

900. 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)					

1000. Reserves Deposited with Lender

Hazard Insurance (3 months)					
County Property Taxes (3 months)					
Flood Insurance (3 months)					

Estimated Cost to Buyer – Page 2- Property Address _____

CONV	FHA	VA	ASSUMP	CASH
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1100. 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				

1200. Government Recording and Transfer Charges

Recording Fees				
Mortgage tax fee/ Certification				

1300. Additional Settlement Charges

Wood Infestation Inspection				
Fixtures, Equipment & System Inspections				
Structural Inspection				
Environmental Inspection				
Roof, pool, spa Inspections				
Survey				
Home Warranty Policy				
Condo/Homeowner's Assoc. Dues-payable				

Assumption Only

Purchase Escrow Account				
Next Month's Payment				

Total Estimated Expenses				
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 furnished on the date indicated below and may vary from those at transfer of deed. Lender's charges WILL vary from different 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	Date