

ESTIMATE OF COST TO BUYER



2022 Printing

Buyer: _____ Date Prepared: _____
Address: _____ Projected Closing Date: _____
Purchase Price: \$ _____ Loan Amount: \$ _____
Loan Type: _____ Interest Rate: _____ (%) Term (Years): _____

Financing Costs:

- 1. Down Payment \$ _____
- 2. Closing Costs + \$ _____
- 3. Loan Discount (Points) + \$ _____
- 4. Prepaid Interest (____ days @ \$ _____/day) + \$ _____

Escrow Establishment Charges:

- 5. Taxes (____ months @ \$ _____/month) + \$ _____
- 6. Homeowner's Insurance + \$ _____
- 7. Mortgage Insurance + \$ _____

Miscellaneous Charges:

- 8. Homeowner's Insurance (First Year's Premium) + \$ _____
- 9. Loan Transfer Fee + \$ _____
- 10. Purchase of Seller's Escrow Account + \$ _____
- 11. Proration of Property Taxes (County and City) + \$ _____
- 12. Prorated HOA Dues / Fees + \$ _____
- 13. HOA Transfer and Initiation Fees + \$ _____
- 14. Other HOA Fees + \$ _____
- 15. Georgia Transfer Tax + \$ _____
- 16. Georgia Intangibles Tax + \$ _____
- 17. Other: _____ + \$ _____
- 18. Other: _____ + \$ _____

Credits:

- 19. Proration of Property Taxes (County and City) - \$ _____
- 20. Earnest Money Deposit - \$ _____
- 21. Other: _____ - \$ _____
- 22. TOTAL ESTIMATE OF COST TO BUYER \$ _____

Estimated Monthly Payment:

- A. Principal and Interest + \$ _____
- B. Homeowner's Insurance + \$ _____
- C. Mortgage Insurance + \$ _____
- D. Property Taxes + \$ _____
- E. Other: _____ + \$ _____
- F. Other: _____ + \$ _____
- G. Total \$ _____

Projected Due Date of First Payment:

The above information is based on data available as of this date. Additional monthly payments and accrued interest may reduce the loan payoff. Fees such as warehouse fees, tax service, lender inspection, photos, document preparation, handling fees, courier fees, etc. may also appear on the closing statement. No representation is made as to the accuracy or completeness of this form. This is an estimate only.