



ESTIMATED BUYER'S COSTS

BUYER Joe Sample DATE February 3, 2006

PROPERTY ADDRESS 123 Cookie Circle, Anywhere CA 90000

This estimate is based on costs associated with 80/10/10 conventional type of financing.

LOAN AMOUNT \$ 630,000.00 INTEREST RATE 6.375 % FIXED ADJUSTABLE OTHER

PROPOSED PURCHASE PRICE \$ 700,000.00 PROJECTED CLOSING DATE April 21, 2006

ESTIMATED BUYER'S EXPENSE:

Loan Origination Fee \$ _____
 Processing Fee _____ 400.00
 Funding Fee _____
 Lender's Prepaid Interest: Days 15 _____ 1,730.00
 Appraisal Fee _____ 150.00
 Credit Report _____
 PMI/MIP _____
 Other Lender Fees _____ 730.00
 Tax Service _____ 75.00
 Tax Impounds _____
 Prorated Taxes _____ 1,654.00
 Documentary Transfer Tax:
 County _____
 City _____
 Hazard Insurance _____ 1,572.00
 Prorated Insurance _____
 Insurance Impounds _____
 Title Insurance (Owners) _____
 Title Insurance (Lenders) _____ 789.00
 Escrow Fee _____
 Sub-Escrow Fee _____
 Recording Fees _____ 120.00
 Notary Fees _____ 80.00
 Preparation of Documents _____ 100.00
 Structural Pest Control Inspection _____ 180.00
 Structural Pest Control Repairs _____
 Physical Inspection Fee _____ 575.00
 Natural Hazard Disclosure Report _____
 Other Inspection Fees _____ 200.00
 Home Protection Policy _____ 325.00
 Homeowners' Association Transfer Fees _____
 Brokerage Fee _____
 Administrative/Transaction Fee _____
 Other: _____
TOTAL ESTIMATED EXPENSES: \$ 8,680.00

ESTIMATED CREDITS:

Prorated Taxes \$ _____
 Rent _____
 Security Deposits _____
 Other Down Payment _____ 70,000.00
 Other NRCC from seller _____ 3,000.00
 Other _____

TOTAL CREDITS: \$ 73,000.00

ESTIMATED CASH REQUIRED:

Expenses \$ 8,680.00
 Down Payment _____ 70,000.00
 Less Credits - _____ 73,000.00

ESTIMATED

TOTAL CASH REQUIRED: \$ 5,680.00

ESTIMATED MONTHLY PAYMENTS

Principal & Interest* \$ 2,975.00
 (at origination)
 Taxes _____ 661.00
 Insurance _____ 131.00
 Other Second loan @ 8.5% _____ 496.00
 Other _____
TOTAL MONTHLY PAYMENTS: \$ 4,263.00

*Buyer is aware that with regard to adjustable rate loans, the monthly payment may increase at various times over the life of the loan. Buyer should confirm directly with lender all terms and conditions of said loan.

This estimate, based upon the above proposed purchase price, type of financing and projected closing date, has been prepared to assist Buyer in computing his/her costs. Lender, title companies and escrow holders may vary in their charges. Expenses will also vary according to expenses for required repairs, if any, and other items. Therefore, these figures cannot be guaranteed by the Broker or his/her representatives. All estimates and information are from sources believed reliable but not guaranteed.

I have read the above figures and acknowledge receipt of a copy of this form.

BUYER Joe Sample Date _____

BUYER _____ Date _____

Real Estate Broker (Firm) A.C. Madison Real Estate Services

Presented by David Jordan

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Reviewed by _____
 Broker or Designee _____ Date _____



REVISION DATE 10/2000
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