

BUYER'S WORKSHEET

| | |
|----------|----------------------------------|
| \$ _____ | Contract Price |
| \$ _____ | 1st Loan Amt. _____% _____ years |
| \$ _____ | 2nd Loan Amt. _____% _____ years |
| \$ _____ | Total Loans |
| \$ _____ | Cash Down-payment |
| \$ _____ | Closing Costs |
| \$ _____ | Total Cash Required to Close |

| MONTHLY PAYMENT | |
|-----------------|-----------|
| \$ _____ | 1st Loan |
| \$ _____ | 2nd Loan |
| \$ _____ | Taxes |
| \$ _____ | Insurance |
| \$ _____ | PMI |
| \$ _____ | Total Mo. |
| | Payment |

CLOSING COSTS

| | |
|----------|---|
| \$ _____ | 1st Loan fee _____ points plus (\$_____) |
| \$ _____ | 2nd Loan fee _____ points plus (\$_____) |
| \$ _____ | Appraisal fee (\$350-450 up front with mortgage brokers) |
| \$ _____ | Credit report (\$40-45) |
| \$ _____ | Tax service (\$50-75) |
| \$ _____ | Title insurance: CLTA policy (Fee Schedule - Sales Price) |
| \$ _____ | Title insurance: ALTA policy (Fee Schedule - Loan Amount) |
| \$ _____ | Escrow fee (fee schedule) |
| \$ _____ | Document preparation (\$400-500) |
| \$ _____ | Notary, courier and recording (\$30 each - average) |
| \$ _____ | Title drawing (\$75 average) |
| \$ _____ | Transfer taxes not paid by Seller |
| \$ _____ | Pest inspection |
| \$ _____ | Home inspections |
| \$ _____ | Home warranty (\$275-\$350) |
| \$ _____ | Interim interest - new loan (15 days average) |
| \$ _____ | Homeowners insurance (1 st year policy) |
| \$ _____ | PMI impound - if applicable (14 months) |
| \$ _____ | Tax and insurance impound - if applicable |
| \$ _____ | Pro-rated property taxes (+/-) |
| \$ _____ | Pro-rated homeowner association fees |
| \$ _____ | TOTAL Closing Costs |

These calculations are only approximations, and vary by contract specification, region and service provider.