

Buyer's Estimated Charges

FEE EXPLANATION	CONVENTIONAL	VA LOAN	FHA LOAN	ASSUMPTION	CASH
Administrative Schedule	250	.....	.....	.....	.....
Amortization Schedule	25	.....	25	.....	.....
Appraisal Fee	350	350	350	350	350
Assumption - Qualifying	.....	.....	.....	<1% Loan Balance	.....
Assumption - Nonqualifying	.....	.....	.....	125	.....
Attorney's Fee	275	*	175	85	.....
Credit Report	65	65	65	.....	.....
Discount Points	Negotiable	Negotiable	Negotiable	.....	.....
Escrow Balance	.....	.....	.....	Actual	.....
Flood Certificate	25	25	25	.....	.....
Homeowner's Association	Actual Prorated	Actual Prorated	Actual Prorated	Actual Prorated	Actual Pro Rated
Home Warranty Fee	.....	.....	.....	.....	.....
Insurance	14 mo. Prepaid at Closing	14 mo. Prepaid at Closing	14 mo. Prepaid at Closing	Actual	Actual
Lender Inspection Fee	75	.....	75	.....	Per Contract
Lender Required Tax Reserve	3-4 Months of Annual	3-4 Months of Annual	3-4 Months of Annual	.....	.....
Messenger Fee	.....	.....	.....	.....	.....
Mobile Home Processing Fee	150	.....	.....	150	150
Mortgagee's Title Policy	200	200	200	.....	.....
Origination Fee	1%	1%	1%	.....	.....
Processing Fee	250	.....	.....	.....	.....
Recording Fee	112	100	100	100	40
Escrow Fee	250	250	250	250	250
Survey	300-400	300-400	300-400	.....	Per Contract
Tax Service Fee	115	.....	.....	.....	.....
Termite Inspection Fee	125	.....	125	125	Per Contract
Transaction Fee	.....	.....	.....	.....	.....
Underwriting Fee	250	.....	.....	.....	.....
VA Funding Fee	.....	Actual	.....	.....	.....
Wire/Funding Fee	125	.....	.....	.....	.....

Prepaid Items

Estimated Due at Closing

Summary

Interim Interest at ___/Day _____	Sales Price \$ _____	Principal & Interest _____
Tax Deposit (2-4 months) _____	Closing Costs _____	Taxes _____
Hazard Insurance (1 Year) _____	Prepays _____	Hazard Insurance _____
Hazard Insurance (2-4 months) _____	Loan Amount _____	Flood Insurance _____
Flood Insurance _____	Earnest Money _____	PMI _____
PMI (2-4 Months) _____	Credits _____	Estimated Total \$ _____
Other _____	Estimated Total \$ _____	
Estimated Total \$ _____		

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

** Mortgagee's Title Policy is \$175 - \$195 plus the T19 endorsement which is 5% of the basic premium on the MTP. Other endorsements which may be required include T-19.1 (Form: Rest, Encroach, Min. (Owner) which is 15% (\$25 minimum); T-23 (Form: Access) which is \$100; T-24 (Form: Non-imputation) which is 5% (\$25 minimum); T-25 (Form: Contiguity) which is \$100; T-26 (Form: Additional insured) which is 10% (\$25 minimum and/or T-36 (Form: EPA) which is \$25. Not all of these endorsements may apply to you.

This compilation of estimated costs is based on good faith efforts of Chicago Title Insurance Company to provide the user with an approximation of such. All estimates above are non-binding and subject to change without notice. Some costs are regulated or otherwise set by governmental authority. Many of the estimated costs are determined by third-party service providers beyond the control of Chicago Title Insurance Company and may be negotiable.