

**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
<b>Down Payment, Equity or Cash</b>					

**700. Broker's Fee**

Commission _____ %					
Transaction Fee					

**800. Items Payable in Connection with Loan**

801. Loan Origination Fee _____ %					
802. Loan Discount _____ %					
803. Appraisal Fee					
804. Credit Report					
805. Lenders Inspection Fee					
807. Assumption &/ or Transfer Fee					
Tax Service Fee					
Shipping Fee					
Underwriting Fee					
Doc Prep/Processing Fee					
Flood Certificate					
VA Funding Fee (if not financed)					

**900. Items Required by Lender to be Paid in Advance**

901. Prepaid Interest _____ Days @ \$ _____ per day					
902. Mortgage Insurance Premium (if not financed)					
903. Hazard Insurance Premium (1 year)					
904. Flood Insurance Premium (1 year)					

**1000. Reserves Deposited with Lender**

1001. Hazard Insurance (3 months)					
1004. County Property Taxes (3 months)					
1006. Flood Insurance (3 months)					

**Estimated Cost to Buyer – Page 2- Property Address \_\_\_\_\_**

CONV	FHA	VA	ASSUMP	CASH
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**1100. Title Charges**

1101. Settlement or Closing Fee				
1102. Abstract of Title Search after Closing				
1103. Title Examination				
1104. Title Insurance Binder				
1107. Attorney's Fees				
1108. Title Insurance –Owner & Lender				
1109. Lenders coverage only				
1110. Owners coverage only				
1111. Gap Check				

**1200. Government Recording and Transfer Charges**

1201. Recording Fees				
1202. Mortgage tax fee/ Certification				

**1300. Additional Settlement Charges**

1302. 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				

<b>Total Estimated Expenses</b>				
<b>Less Buyer's Costs Paid By Seller</b>				
Less Earnest Money Deposit				
Less Seller's Interest in Arrears				
Less Seller's Tax Prorations				
<b>Balance Due (Cashier Check or Wire Transfer)</b>				

**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.**

_____	_____	_____	_____
<b>Buyer</b>	<b>Date</b>	<b>Company Name</b>	
_____	_____	_____	_____
<b>Buyer</b>	<b>Date</b>	<b>Prepared by</b>	<b>Date</b>