

ESTIMATE OF COST TO BUYER

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) + \$ _____

Escrow Establishment Charges:

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

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. Georgia Transfer Tax + \$ _____
- 13. Other: _____ + \$ _____

Credits:

- 14. Pro-ration of Property Taxes (County and City) - \$ _____
- 15. Earnest Money Deposit - \$ _____
- 16. Other: _____ - \$ _____
- 17. **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.