ESTIMATED COST SHEET

Keller Williams Southern Arizona

Seller:	Buyer: VA - Estimated Cl	osing Costs Buyer
Property Address: * TBD		Purchase Price: * 150000
Estimate Prepared By: * Diana Kai		COE Date: * 09/30/2010

\$ Denotes party usually paying costs. Mark in both columns indicates Buyer and Seller normally split costs.

	ITEM	осв	CASH	CTL	FHA VA	CONV		SELLER	BUYER
1	Down Payment	*	*	*	*	*		\$	
2	Escrow Fee (VA-Buyer cannot pay)	*	*	*	*	*	\$	\$	
	New Loan Escrow Fee (VA-Buyer cannot pay)	*			*	*	\$	\$	
4	Owner's Title Policy	*	*	*	*	*	\$		
5	ALTA Loan Policy	*			*	*		\$	589.00
	ALTA Loan Endorsements (i.e. 8.1, PUD, etc.)	*			*	*		\$	
7	Recording Fees	*	*	*	*	*	\$	\$	25.00
8	Account Servicing Setup Fee	*							
9	Interest Adjustment (existing loans)	*	*	*	*	*	\$		
10	Payoff Statement Fee	*	*		*	*	\$		
11	Payoff Penalty - Existing Loan(s)	*	*		*	*	\$		
12	Reconveyance/Satisfaction Fee		*		*	*	\$		
13	Tracking Fee	*	*		*	*	\$		
14	Appraisal	?	?	?	*	*			425.00
15	Application Fee (i.e. credit report, etc.)	*		*	*	*		\$	
16	Origination Fee				*	*			1500.00
17	VA Funding Fee \$3,300.00				*				
18	Loan Discount Points				*	*			
19	FHA/VA Loan Costs				*				
20	Miscellaneous Loan Costs				*	*			
	Flood Certification	?	?	?	*	*		\$	
	Prepaid Interest (days)	*			*	*		\$	21.00
	Tax Impound (see chart)	*			*	*		\$	116.66
	Hazard Insurance (1st year + 2 mo. impound)	*	?	*	*	*		\$	456.17
	MIP/PMI Premium (3 mo. impound)				*	*		\$	
	Fire Protection Proration	*	*	*	*	*		\$	
27	Flood Insurance (1st year + 2 mo. impound)	?	?	?	*	*		\$	
28	Assumption Processing/Transfer Fee(s)			*					
29	Loan Payment Due (existing loans)	*	*	*	*	*			
30	Brokerage Fee	*	*	*	*	*	\$		
31	Home Warranty Policy	*	*	*	*	*		\$	
32	Property Inspection Fee(s)	*	*	*	*	*		\$	
	Wood Infestation Report	*	*	*	*	*		\$	
34	Environmental Inspection Fee(s)	*	*	*	*	*		\$	
35	Homeowner's Association Proration	*	*	*	*	*		\$	
36	HOA Transfer Fee(s)	*	*	*	*	*			
37	HOA Inspection/Certification Fee(s)	*	*	*	*	*	\$		
38	Express and/or Courier Fee(s)/Wire/E-Doc	*	*	*	*	*	\$	\$	80.00
39	Real Estate Tax Proration	*	*	*	*	*	\$		
40	Septic Certification/Dye Test/Perc Test								
41	Survey								
42	Assessments								
43									
44									
45									
							3212.83		
			10	IAL LO	· · · · · · · · · · ·	5 0031	_	0.00	3212.03

ESTIMATED PROCEEDS DUE SELLER						
Purchase Price	\$	150000.00				
Less Present Loan Balance	- \$[0.00				
Less Estimated Costs	- \$ [0.00				
ESTIMATED NET AMOUNT	\$[150000.00				
Less Owner Financing	- \$	0.00				
ESTIMATED PROCEEDS AT COE	\$	150000.00				
Proceeds do not include refunds of impounds, insurance prorations, required treatment or repairs.	repairs, appraisal rei	nspection, termite				

Proceeds shall be paid after recordation.

BUYER'S ESTIMATED MONTHLY PAYMENT							
Loan Amount:	153300.00	Type of Loan:		VA			
Term of Loan:	30.00	Interest Rate (%):		5.00			
Principal & Intere	\$	822.94					
Taxes	\$	116.66					
Insurance	\$	32.58					
MPI/PMI		:	\$	0.00			
HOA and/or P&I (2nd Loan)				0.00			
ESTIMATED MONTHLY PAYMENT				972.18			
Courtesy of Title Security Agency of Arizona							

DATE