

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**

	CONV	FHA	VA	ASSUMP	CASH
Down Payment, Equity or Cash					

Broker's Fee

Commission _____ %					

Items Payable in Connection with Loan

Loan Origination Fee _____ %					
Loan Discount _____ %					
Appraisal Fee					
Credit Report					
Lenders Inspection Fee					
Assumption and/or Transfer Fee					
Tax Service Fee					
Shipping Fee					
Underwriting Fee					
Document Prep/Processing Fee					
Flood Certificate					
VA Funding Fee (if not financed)					

Items Required by Lender to be Paid in Advance

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

Reserves Deposited with Lender

Hazard Insurance (3 months)					
County Property Taxes (3 months)					
Flood Insurance (3 months)					

Estimated Cost to Buyer – Page 2- Property Address _____

	CONV	FHA	VA	ASSUMP	CASH
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Title Charges

Settlement or Closing Fee					
Abstract of Title Search after Closing					
Title Examination					
Title Insurance Binder					
Attorney's Fees					
Title Insurance –Owner & Lender					
Lenders coverage only					
Owners coverage only					
Gap Check					

Government Recording and Transfer Charges

Recording Fees					
Mortgage Certification					

Additional Settlement Charges

Wood Infestation Inspection					
Fixtures, Equipment & System Inspections					
Structural Inspection					
Environmental Inspection					
Roof, pool, spa Inspections					
Survey or Mortgage Inspection Report					
Home Warranty Policy					
Condo/Homeowner's Assoc. Dues-payable					

Assumption Only

Purchase Escrow Account					
Next Month's Payment					

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

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.

_____	_____	_____
Buyer	Date	Company Name
_____	_____	_____
Buyer	Date	Prepared by Date