

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

**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				

<b>Total Estimated Expenses</b>				
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<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> <span style="float: right;"><b>Date</b></span>