

Agent Assist 5.0 Closing Cost Estimator

Automated Closing Costs Estimator

February 1, 2007

Buyers Worksheet

Billy and Joanne Buyers

Buyers Purchase Transaction

Term of loan	30	years
Purchase price	\$	530,000
Loan amount	\$	360,000
Loan to value ratio		45%
Interest rate		4.000%
Bank Closing costs		
Discount points	\$	0
Funding and review fee	\$	405
Payment processing fee (\$200 without auto-payment from your bank account)	\$	-
Wire transfer fee	\$	35
Credit report		
Loan service fee		
Tax registration	\$	81
Appraisal (fee varies)	\$	300
Flood certification	\$	113
Other	\$	-
Total bank closing costs	\$	934
Title company charges (call title company for accurate quote)		
Lender's title insurance	\$	530
Owner's title insurance (optional but recommended)	\$	2,400
Other estimated title company charges	\$	290
Survey (may not be needed on refinance)	\$	400
Total title company charges	\$	3,620
Government fees		
California Intangible tax	\$	760
County document stamps	\$	1,260
Government recording fee	\$	100
Total Government fees	\$	2,120
TOTAL CLOSING COSTS	\$	6,674

Please call for prepared estimate of closing costs. Because each situation is unique, a complete, accurate estimate of your costs is beyond the scope of this form. Form based on typical Resale closing costs.	
Contact Brad Andersohn at (707) 553-8930	
www.firstam.com	
www.bradsdomain.com.com	
Brad Andersohn - Sr Business Development Executive	
942 Admiral Callaghan Lane, Vallejo, CA 94591	
Principle and interest payment	\$ 1,718.70
Taxes	\$ 270.00
Insurance	\$ -
Private mortgage insurance*	\$ -
Total payment to bank	\$ 1,988.70
Pre-paid items	
Estimated 15 days of pre-paid interest*	\$ 600
Tax escrow (2 or more months)	\$ -
Insurance escrow (2 or more months)	\$ -
First year's insurance policy cost	\$ 150
Total pre-paid expenses	\$ 750
Property value	\$ 530,000
Down payment	\$ 150,000
Loan amount	\$ 360,000
	\$ -
Closing costs	\$ 6,674
Pre-paid costs	\$ 750
Total cash to close	\$ 177,424

*This worksheet is an estimated breakdown of costs. It is ONLY an Estimate!

Contact your Escrow Officer for a complete cost breakdown.

*Prepaid interest varies from \$0 to a full month's interest

**Private mortgage insurance may be different with variables such as credit score and other factors

