

SOUTH LAND TITLE

CLOSING COST WORKSHEET (EST. ONLY-BASED ON ALL PARTIES BEING PRESENT TO CLOSE)

PROPERTY ADDRESS: _____
 FOR: _____ DATE: _____
 COMPANY: _____ AGENT: _____

BUYER	ASSUM.	CONV.	FHA	VA	CASH
MORTGAGEE'S TITLE POLICY (Tax Amend. \$25)		\$125.00	\$125.00	\$125.00	
ARM Endorsement to Mortgagee Title Policy		\$20.00	\$20.00	\$20.00	
ENVIRONMENTAL PROTECTION LIEN (T-36)		\$25.00	\$25.00	\$25.00	
T-17 ENDORSEMENT	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
T-19 (RESIDENTIAL) (5% of Basic Premium)					
T-19 (NON-RES.) (10% of Basic Premium)					
BALLOON Endorsement to Mortgagee Title Policy		\$25.00	\$25.00	\$25.00	
SURVEY (Staked Survey)		\$325.00	\$325.00	\$325.00	
*ATTORNEY'S FEES (Note & Deed of Trust)	\$100.00	\$250.00	\$250.00		
RECORDING FEE (Deed & Deed of Trust Only)	\$80 – 110	\$80 – 110	\$80 – 110	\$80 – 110	\$30.00
*ESCROW FEE	\$200.00 - \$300.00	\$200.00 - \$300.00	\$200.00 - \$300.00		\$200.00 - \$300.00
*COPIES RESTRICTIONS/EXCEPTIONS					
APPLICATION FEE (Credit Report & Appraisal)		\$400.00	\$400.00	\$400.00	
*UNDERWRITING FEE		\$375.00			
*WAREHOUSE FEE (Check with Lender) (P or S)		\$175.00			
ORIGINATION FEE		1%	1%	1%	
*TAX SERVICE FEE		\$110.00			
MESSENGER FEE (Varies According to Use)	\$20.00	\$40.00			
FLOOD CERTIFICATE FEE		\$20.00	\$20.00	\$20.00	
*AMORTIZATION SCHEDULE		\$10.00	\$10.00		
TRANSFER FEE FOR ASSUMPTION (Check w/Lender)					
VA FUNDING FEE (P or S) (Check w/Lender)				\$200.00	
*FINAL INSPECTION FEE		\$75.00	\$75.00		
LOAN DISCOUNT (Check w/Lender)					
HOMEOWNERS ASSN. TRANSFER FEE (Varies w/Sub.)	\$160.00	\$160.00	\$25.00		
NOTARY FEE	\$10.00	\$10.00			\$10.00

*VETERANS MAY NOT BE ABLE TO PAY THESE FEES. CONFIRM WITH YOUR LENDER.

SELLER

OWNER'S TITLE POLICY	SEE RATE SCHEDULE				
RECORDING FEES (Per Release)		\$24 – 60	\$24 – 60	\$24 – 60	\$24 - 60
TAX CERTIFICATES	\$64.95	\$64.95	\$64.95	\$64.95	\$64.95
ESCROW FEE	\$200.00 - \$300.00	\$200.00 - \$300.00	\$200.00 - \$300.00	\$400.00 - \$500.00	\$200.00 - \$300.00
ATTORNEY'S FEES – DEED	\$125.00	\$100.00	\$100.00	\$275.00	\$100.00
COPIES					
LOAN DISCOUNT (Check w/Lender)					
COMMISSION (%)					
UNDERWRITING			\$375.00	\$375.00	
TAX PRORATION MOS. 1/1 to Closing					
REPAIRS					
MESSENGER SERVICE (Varies According to Use)	\$20.00	\$15.00	\$55.00	\$55.00	\$15.00
WAREHOUSE FEE			\$175.00	\$175.00	
TAX SERVICE FEE			\$115.00	\$115.00	
HOMEOWNERS ASSN. TRANSFER FEE (Varies w/Sub.)			\$135.00	\$160.00	
ATTORNEY'S FEE – RELEASE	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
NOTARY FEE	\$10.00	\$10.00	\$20.00	\$20.00	\$10.00

TOTAL COST:

ESTIMATED MONTHLY PAYMENT		PREPAID ITEMS/RESERVES	
PRINCIPAL & INTEREST	\$ _____	MAINTENANCE FEE (____MOS.)	\$ _____
MONTHLY TAXES	_____	MIP or PMI	_____
MONTHLY INSURANCE	_____	HAZARD INS. PREMIUM (14 MOS.)	_____
MIP or PMI	_____	FLOOD INS. PREMIUM (14 MOS.)	_____
MONTHLY MAINT. FEE	_____	ADVANCE TAXES (____MOS.)	_____
		INTERIM INT. (____DAYS @ _____)	_____
TOTAL:	\$ _____	TOTAL:	\$ _____

SELLERS NET		ESTIMATED BALANCE DUE AT CLOSING	
SALES PRICE	\$ _____	SALES PRICE	\$ _____
GROSS AMT. DUE SELLER	_____	CLOSING COSTS	_____
LESS COSTS FOR CLOSING	_____	PREPAID ITEMS	_____
LESS TAX PRORATIONS	_____	GROSS AMOUNT DUE	_____
LESS PAYOFF	_____	LESS LOAN AMOUNT	_____
		LESS EARNEST MONEY	_____
		LESS PRORATION CREDIT	_____
NET FUNDS TO SELLER	\$ _____	AMOUNT DUE AT CLOSING	\$ _____

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 THE FIGURES PROVIDED ARE BASED ON TYPICAL COSTS OF ORDINARY RESIDENTIAL TRANSACTIONS AND ARE ESTIMATES ONLY.
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EFFECTIVE: 10/01/09