



# ESTIMATED BUYER COSTS (FHA/VA)

(C.A.R. Form EBC, Revised 4/06)

BUYER: \_\_\_\_\_ DATE: \_\_\_\_\_

PROPERTY ADDRESS: \_\_\_\_\_

PROJECTED CLOSING DATE: \_\_\_\_\_ PROJECTED PURCHASE PRICE: \$ \_\_\_\_\_

New First Loan: \$ \_\_\_\_\_ Rate: \_\_\_\_\_ %  Fixed or  Adjustable  Interest Only Term: \_\_\_\_\_ years

New Second Loan: \$ \_\_\_\_\_ Rate: \_\_\_\_\_ %  Fixed or  Adjustable  Interest Only Term: \_\_\_\_\_ years

Current Annual Property Taxes: \$ \_\_\_\_\_ Rate: \_\_\_\_\_ % If Rented, Current Monthly Rent \$ \_\_\_\_\_

### FINANCING CHARGES

New First Loan Origination Fee/Points \_\_\_\_\_ % \$ \_\_\_\_\_

Secondary Financing Orig. Fee/Points \_\_\_\_\_ % \$ \_\_\_\_\_

Prepaid Interest (First Loan) # Days \_\_\_\_\_ \$ \_\_\_\_\_

Prepaid Interest (Secondary Financing) # Days \_\_\_\_\_ \$ \_\_\_\_\_

Impounds: - Property Taxes # Months \_\_\_\_\_ \$ \_\_\_\_\_

- Insurance # Months \_\_\_\_\_ \$ \_\_\_\_\_

Processing/Underwriting Fees \$ \_\_\_\_\_

Document Preparation Fees \$ \_\_\_\_\_

Appraisal Fees \$ \_\_\_\_\_

Funding Fees \$ \_\_\_\_\_

Other Lender Fees (Tax Service, Flood Certificates, etc.) \$ \_\_\_\_\_

### ESCROW AND TITLE CHARGES

Escrow Fee  including any Sub-Escrow Fee \$ \_\_\_\_\_

Owner's Title Insurance Policy \$ \_\_\_\_\_

Lender's Title Insurance Policy \$ \_\_\_\_\_

Document Preparation, Recording, Notary & other Fees \$ \_\_\_\_\_

### OTHER EXPENSES & PRORATIONS

Prorated Property Taxes # Days \_\_\_\_\_ \$ \_\_\_\_\_

Homeowners Dues # Days \_\_\_\_\_ \$ \_\_\_\_\_

Transfer Tax (if charged to Buyer) Rate per \$1,000 \$ \_\_\_\_\_

Buyer Brokerage Fee \$ \_\_\_\_\_

Annual Insurance Premium (excluding flood & earthquake) \$ \_\_\_\_\_

Home Warranty Program \$ \_\_\_\_\_

Wood-Destroying Pest Inspection \$ \_\_\_\_\_

Other Physical Inspection Fees \$ \_\_\_\_\_

HOA Transfer and/or Move-In Fees \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

\$ \_\_\_\_\_

**TOTAL ESTIMATED EXPENSES** \$ \_\_\_\_\_

### ESTIMATED CREDITS

Prorated Property Taxes # Days \_\_\_\_\_ \$ \_\_\_\_\_

Prorated Rents # Days \_\_\_\_\_ \$ \_\_\_\_\_

Tenant Security Deposits \$ \_\_\_\_\_

Credit from Seller \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Total Estimated Credits** \$ \_\_\_\_\_

### ESTIMATED CASH NEEDED TO CLOSE

Purchase Price \$ \_\_\_\_\_

LESS Total Loans - \_\_\_\_\_

Down Payment = \_\_\_\_\_

PLUS Total Estimated Expenses + \_\_\_\_\_

LESS Total Estimated Credits - \_\_\_\_\_

LESS Initial Deposits - \_\_\_\_\_

**Est. Cash Needed to Close Escrow** \$ \_\_\_\_\_

### ESTIMATED MONTHLY PAYMENTS

New First Loan\* \$ \_\_\_\_\_

Secondary Financing\* \$ \_\_\_\_\_

New Property Taxes \$ \_\_\_\_\_

Insurance (ex. flood & earthquake) \$ \_\_\_\_\_

Mortgage Insurance \$ \_\_\_\_\_

Homeowners Dues \$ \_\_\_\_\_

Mello Roos \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Total Estimated Payment** \$ \_\_\_\_\_

\* Buyer is aware that with regard to adjustable rate loans, the monthly payments may increase at various times over the life of the loan. Buyer should confirm directly with lenders all terms and conditions of said loans.

This estimate, based upon the above proposed purchase price, type of financing and projected closing date, has been prepared to assist Buyer in computing costs. Amounts will vary depending upon differences between actual and estimated repairs that may occur in the transaction, assessments, liens, impound accounts, charges by lenders, escrow companies, title insurers and other service providers and other items. Not all liens may yet have been identified. Neither Broker nor Agent guarantee these figures represent the actual, or only, amounts and charges.

By signing below Buyer acknowledges that Buyer has read, understands and received a copy of this Estimated Buyer's Costs.

Buyer \_\_\_\_\_ Date \_\_\_\_\_

Buyer \_\_\_\_\_ Date \_\_\_\_\_

Real Estate Broker (Firm) \_\_\_\_\_ DRE Lic. # \_\_\_\_\_

By (Agent) \_\_\_\_\_ DRE Lic. # \_\_\_\_\_ Date \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

The copyright laws of the United States (Title 17 U.S. Code) forbid the unauthorized reproduction of this form, or any portion thereof, by photocopy machine or any other means, including facsimile or computerized formats. Copyright © 1988-2006, CALIFORNIA ASSOCIATION OF REALTORS®, INC. ALL RIGHTS RESERVED. THIS FORM HAS BEEN APPROVED BY THE CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.). NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY OR ADEQUACY OF ANY PROVISION IN ANY SPECIFIC TRANSACTION. A REAL ESTATE BROKER IS THE PERSON QUALIFIED TO ADVISE ON REAL ESTATE TRANSACTIONS. IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN APPROPRIATE PROFESSIONAL. This form is available for use by the entire real estate industry. It is not intended to identify the user as a REALTOR®. REALTOR® is a registered collective membership mark which may be used only by members of the NATIONAL ASSOCIATION OF REALTORS® who subscribe to its Code of Ethics.

Published and Distributed by:  
REAL ESTATE BUSINESS SERVICES, INC.  
a subsidiary of the California Association of REALTORS®  
525 South Virgil Avenue, Los Angeles, California 90020

Reviewed by \_\_\_\_\_ Date \_\_\_\_\_

