



**ESTIMATED SELLERS/BUYERS CASH ANALYSIS
WORKSHEET**

PROPERTY: _____ **AGENT:** _____
CLIENT/CUSTOMER: _____
DATE: _____ **TYPE LOAN:** _____ **SALES PRICE:\$** _____

	SELLER'S COST	BUYER'S COST
Down Payment		
Loan Amount		
First Mortgage		
Second Mortgage		

NON-REOCCURRING CLOSING COSTS	SELLER'S COST	BUYER'S COST
1. Origination/Assumption Fee		
2. Appraisal Fee*		
3. Reinspection Fee		
4. Credit Report*		
5. Private Mortgage Insurance		
6. FHA Insurance/VA Funding Fee**		
7. Attorney Fee		
8. Title Insurance		
9. Brokerage Fee		
10. CL-100 Report (Wood/Moisture Report)		
11. Deed Stamps Deed Preparation		
12. Discount Points		
13. Escrow Balance Purchase		
14. Home Protection Plan		
15. Income Tax Withholding (Non-Residents)		
16. Overnight Express Mail/FAX Service		
17. Professional Home Inspection Fee		
18. Recording Fees (Deed, Mortgage, Plat, Power of Attorney, Releases)		
19. Reservation Fee* (SCHA Funds)		
20. Repairs, If Required		
21. Septic Inspection		
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22. Survey		
23. Tax Service Fee		
24. Water Test		
25. Other Charges & Assessments		
TOTAL NON-REOCCURRING CLOSING COSTS: *Paid at Loan Application ** Can Be Financed With Loan		
27. Hazard Insurance Premium		
28. Interim Interest ___ days @___%		
29. Prorated Taxes & Insurance		
30. Personal Property Tax If Applicable		
31. TOTAL PREPAID ITEMS		
PRORATED ASSESSMENTS:	SELLER'S COST	BUYER'S COST
32. Homeowner's Association Fees		
33. Taxes		
34. Hazard Insurance		
35. Total Prorated Assessments		
36. SUBTOTAL COST		

BUYER'S ESTIMATED MONTHLY PAYMENTS:			
Sales Price			
Loan Amount			
	___% @___ Yrs.	___% @___ Yrs.	___% @___ Yrs.
Principal & Interest	\$	\$	\$
Hazard Insurance (1/12)			
Mortgage Insurance (1/12)			
Taxes (1/12)			
TOTAL ESTIMATED PAYMENT	\$	\$	\$

The above figures are a good faith estimate of approximate proceeds/costs and should not be considered as exact amounts for settlement. The above amounts do not include unknown liens, assessments, or special requirements of the lender and/or closing attorney.

SUMMARY ESTIMATED NET TO SELLER

Sales Price	\$ _____
Less Closing Costs (Line 26)	\$ _____
Less Mortgage Balance	\$ _____
Less Prorated Assessments (Line 36)	\$ _____
Approximate Net at Closing to Seller	\$ _____

ESTIMATED BUYER'S COST TO CLOSE

Purchase Price	\$ _____
Plus Total Closing Costs (Line 26)	\$ _____
Plus Total Prepaid Items (Line 31)	\$ _____
Less Credits Prorated & Assessments (Line 36)	\$ _____
Less Earnest Money	\$ _____
Less Mortgage Amount	\$ _____
Approximate Total Needed to Close	\$ _____

Copy Received: _____

Buyer Date

Buyer Date

Seller Date

Seller Date

Agent for Buyer

Agent for Seller

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