



**ESTIMATED SELLERS/BUYERS CASH ANALYSIS  
WORKSHEET**

**PROPERTY:** \_\_\_\_\_ **AGENT:** \_\_\_\_\_

**CLIENT/CUSTOMER:** \_\_\_\_\_

**DATE:** \_\_\_\_\_ **TYPE LOAN:** \_\_\_\_\_ **SALES PRICE: \$** \_\_\_\_\_

	<b>SELLER'S COST</b>	<b>BUYER'S COST</b>
Down Payment		
Loan Amount		
First Mortgage		
Second Mortgage		

<b>NON-REOCCURRING CLOSING COSTS</b>	<b>SELLER'S COST</b>	<b>BUYER'S COST</b>
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		
	<b>Form 508</b>	<b>PAGE 1 OF 3</b>

22. Survey		
23. Tax Service Fee		
24. Water Test		
25. Other Charges & Assessments		
<b>TOTAL NON-REOCCURRING CLOSING COSTS:</b> *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		
<b>31. TOTAL PREPAID ITEMS</b>		
<b>PRORATED ASSESSMENTS:</b>	<b>SELLER'S COST</b>	<b>BUYER'S COST</b>
32. Homeowner's Association Fees		
33. Taxes		
34. Hazard Insurance		
<b>35. Total Prorated Assessments</b>		
<b>36. SUBTOTAL COST</b>		

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

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 \_\_\_\_\_ Agent for Buyer

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Seller Date \_\_\_\_\_ Agent for Seller

The foregoing form is available for use by the entire real estate industry. The use of the form is not intended to identify the user as a REALTOR®. REALTOR® is the registered collective membership mark which may be used only by real estate licensees who are members of the NATIONAL ASSOCIATION OF REALTORS® and who subscribe to its Code of Ethics. Expressly prohibited is the duplication or reproduction of such form or the use of the name "South Carolina Association of REALTORS®" in connection with any written form without the prior written consent of the South Carolina Association of REALTORS®. The foregoing form may not be edited, revised, or changed without the prior written consent of the South Carolina Association of REALTORS®.

© 2006 South Carolina Association of REALTORS. 01/06