



ESTIMATED BUYER COSTS (FHAVA)

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

BUYER: JOE BUYER, JANE BUYER DATE: _____

PROPERTY ADDRESS: 1234 MAIN ST, ANYTOWN CA 90000

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 _____ **JOE BUYER** Date _____

Buyer _____ **JANE BUYER** Date _____

Real Estate Broker (Firm) _____ DRE Lic. # _____

By (Agent) _____ DRE Lic. # _____ Date _____

Address _____ City _____ State _____ Zip _____

Telephone _____ Fax _____ E-mail _____

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Reviewed by _____ Date _____

