

SELLER'S ESTIMATED CHARGES

Secondary Market Financing				
	Cash	VA	FHA	Conventional
Administrative Fee		250-350	250-350	
Amortization Schedule		25		
Attorney's Fee	50-300	50-300	50-300	50-300
Buyer's Closing Costs	Paid by Seller / Negotiable			
Commission	Per Listing Agreement			
Flood Certificate				
Guaranty Fee	5	5	5	5
Home Warranty Fees	336-450	336-450	336-450	336-450
Lender Inspection Fee		0-100		
Messenger Fee		25-75	25-75	25-75
Owner's Title Policy	Amount set by the Texas Department of Insurance (see rate card)			
Payoff	Principal + Interest			
Processing Fee		250-400		
Repairs	Per Contract	Per Contract	Per Contract	Per Contract
Tax Proration	From January 1st through closing date			
Tax Service Fee		150	150	
Termite Inspection Fee		75-85		
Title Company Escrow Fee	100	200	200	200
Underwriting Fee		400-625		
Wire/Funding Fee		125	125	
Total Estimated Cost	\$ _____	\$ _____	\$ _____	\$ _____

Closing Costs	
Title Policy	\$ _____
Brokerage Fee	\$ _____
Title Co. Escrow Fee	\$ _____
Attorney Fees	\$ _____
Tax Certificate	\$ _____
Release- Recording	\$ _____
Buyers Closing Cost (negotiable)	\$ _____
Lender Fees	\$ _____
Repairs	\$ _____
Home Warranty Fee	\$ _____
Estimated Total Closing Cost	\$ _____

Loan Payoff	
Principal	\$ _____
Interest	\$ _____
Escrow Shortage	\$ _____
Penalty	\$ _____
Late Fees	\$ _____
Release Fee	\$ _____
Estimated Total:	\$ _____

Note: A veteran may not pay attorney fees, escrow fees and messenger fees if he or she is paying a 1% origination fee.

If property is located in a Planned Unit Development (PUD), Homeowners Assoc. fees may apply.

Estimated costs are effective as of January 2008 and could vary per lender. Contact the lender for actual charges.

Summary	
Sales Price	\$ _____
(less) Closing Costs	\$ _____
(less) Payoff	\$ _____
Estimated Total to Seller	\$ _____

**AMERICAN GUARANTY
TITLE**

