

Keller Williams Realty  
18302 Highwoods Preserve Pkwy  
Tampa, FL 33647

Prepared By: Toni Hedstrom, REALTOR  
Prepared For: Any Buyer  
Address: 123 Main Street

County Hillsborough

**Purchasers ESTIMATED Expense**

1/29/2016 11:13

Prorated Days 10 Interest Rate 4.00%

**TYPE OF LOAN**

VA LOAN CONV 20% Down FHA

Sales Price: \$ 200,000.00 \$ 200,000.00 \$ 200,000.00  
Down Payment/Equity Difference \$ 40,000.00 \$ 7,000.00  
VA Funding Fee/ PMI / USDA \$ 193,000.00

**LOAN AMOUNT**

\$ 204,300.00 \$ 160,000.00 \$ 196,377.50

**CLOSING COSTS**

Appraisal Fee: \$ 425.00 \$ 425.00 \$ 425.00  
Loan Origination Fee: \$ 2,043.00 \$ 1,600.00 \$ 1,963.78  
Discount Points:  
Final Inspection Fee:  
Credit Report: \$ 11.00 \$ 11.00 \$ 11.00  
Upfront Mortgage Insurance Pre HOA/Estoppel/Transfer \$ 3,377.50  
Pest Inspection: \$ 125.00 \$ 125.00 \$ 125.00  
Recording Fee: \$ 130.00 \$ 130.00 \$ 130.00  
Survey: \$ 300.00 \$ 300.00 \$ 300.00  
State Doc Stamp on Note: \$ 715.05 \$ 560.00 \$ 687.32  
State Intangible Tax on New Mort. \$ 408.60 \$ 320.00 \$ 392.76  
Title Insurance: Mortgagee's Policy  
Title Insurance: Lender's Policy \$ 100.00 \$ 100.00 \$ 100.00

**NON ALLOWABLES**

Attorneys Fees:  
Closing/Escrow Fee \$ 400.00 \$ 400.00 \$ 400.00  
Document Preparation: \$ - \$ - \$ -  
Tax Service Fee: \$ 100.00 \$ 100.00 \$ 100.00  
Underwriting Fee: \$ - \$ - \$ -  
KW Processing Fee \$ - \$ 295.00 \$ 295.00  
Flood Zone Certificate: \$ 25.00 \$ 25.00 \$ 25.00  
Processing Fee:

**BUYERS CLOSING COSTS**

\$ 4,257.65 \$ 4,391.00 \$ 4,954.85

**TOTAL NON-ALLOWABLES**

\$ 525.00 \$ -

**TOTAL CLOSING COSTS**

\$ 4,782.65 \$ 4,391.00 \$ 4,954.85

**PREPAIDS**

15 Months Insurance \$ 1,500.00 \$ 1,500.00 \$ 1,500.00  
3 Months Taxes \$ 744.99 \$ 744.99 \$ 744.99  
Pre Paid I-YR CDD  
Prorated Interest \$ 223.89 \$ 175.34 \$ 215.21

**TOTAL PREPAIDS**

\$ 2,468.88 \$ 2,420.33 \$ 2,460.20

**CLOSING COSTS + PREPAIDS**

\$ 7,251.53 \$ 6,811.33 \$ 7,415.05

**MONTHLY PAYMENT ESTIMATE**

Principal & Interest (PI) \$ 975.36 \$ 763.86 \$ 937.54  
Monthly Taxes \$ 248.33 \$ 248.33 \$ 248.33  
Monthly Insurance \$ 100.00 \$ 100.00 \$ 100.00  
Monthly MIP \$ 139.10

**TOTAL MONTHLY PAYMENT (PITI)**

\$ 1,323.69 \$ 1,112.19 \$ 1,424.97

\*\*THESE FIGURES REPRESENT A GOOD FAITH ESTIMATE AND MAY BE DIFFERENT AT TIME OF CLOSING