



BUYERS NET SHEET – CONVENTIONAL WORKSHEET

Buyer's Name _____

Property Address _____

Anticipated Sales Price

Good Faith Deposit	Subtract	-	\$ _____
New Loan Amount (1 st)	Subtract	-	\$ _____

Cash Down Payment

= \$ _____

Lender/Mortgage Broker Fees (1st Loan)

Loan Origination Fee (1. % of loan amt. or ask lender for quote)	\$ _____
Loan Discount (1.5% of loan amt. or ask lender for quote)	\$ _____
Appraisal Fee (\$350.00 - \$800.00)	\$ _____
Credit Report (\$50 - \$60.00 per person on new loan)	\$ _____
Processing Fee (\$250.00 - \$700.00)	\$ _____
Underwriting Fee (\$350.00-\$700.00)	\$ _____
Lender's Inspection Fee (\$75.00- \$150.00)	\$ _____
Document Preparation Fee (\$250.00 - \$500.00)	\$ _____
Tax Service (\$30.00 - \$75.00)	\$ _____
Flood Certification (\$25.00 - \$75.00)	\$ _____
Wire Fee to Lender (\$25.00 - \$100.00)	\$ _____
Misc. Lender Fees	\$ _____
Prepaid Interest	\$ _____
(Int. rate x loan amt.) 12) 30 = per diem x # of days used Max. 30 days)	

Impounds/Reserves:

Taxes (1.25% x sales price) by 12 = monthly amt x 8 mos reserves)	\$ _____
Fire Ins. (Annual Premium) by 12 = monthly amt x 2 mos reserves)	\$ _____
Flood Ins (Annual Premium) by 12 = monthly amt x 2 mos reserves)	\$ _____

Homeowners Association, if any:

Homeowners Dues for following month after close	\$ _____
HOA Certification (\$75.00 approx - if required by lender)	\$ _____
Move in/out fee (\$100.00 - \$150.00)	\$ _____

Prorations:

Property Tax Prorations	\$ _____
(6 mo. taxes) by 180 = per diem x # of days that Buyer owns property)	
HOA Prorations, if any	\$ _____
(Dues) by 30 = per diem x days that Buyer owns property)	
Rent Prorations, if any	\$ _____
(Rent) 30 = per diem x days that Buyer owns property)	

Title Fees:

Lenders Title Policy (see title chart/ALTA policy)	\$ _____
Sub Escrow Fee (\$65.00)	\$ _____
Endorsement Fee (\$150.00 - \$200.00)	\$ _____
Recording Fees:	
Grant Deed (\$25.00)	\$ _____
Deed of Trust (\$85.00) each	\$ _____
Misc. Recording Fees (Quitclaim deed, etc. \$25.00)	\$ _____
Title Company Wire Fee (\$35.00)	\$ _____
Next Installment of property Taxes	\$ _____

Escrow Fees:

Base Escrow Fee (\$2.00 x \$1,000 of sales price + \$200.00 Base)	\$ _____
Loan Tie-in Fee (\$200.00) plus \$50.00 each additional loan	\$ _____
Messenger Fee for Loan Documents (\$65.00)	\$ _____
Audit Fee (\$25.00)	\$ _____
E-commerce/Copy Fee (\$50.00 each set of Docs)	\$ _____

Other Charges:

Fire Insurance (\$800.00, or get quote from ins. agent)	\$ _____
Flood Insurance (\$450.00) (only if lender required)	\$ _____
Notary Fees paid to Notary (\$10.00 per signature)	\$ _____
Misc. Fees/Costs: (\$500 - \$700 Pad, refunded if not needed)	\$ _____

Buyer's Total Closing Costs

- \$ _____

Estimated Money needed to Close Escrow \$ _____

Note: This estimate has been prepared to assist the Buyer's in computing their costs. Whenever possible, we have used the maximum charges that can be expected. Please understand that lender, Title Company and escrow charges vary from company to company; therefore, these figures **cannot** be guaranteed by preparer. Buyer is advised to seek the advice of a tax accountant or CPA.

Buyer _____ Date _____ Buyer _____ Date _____