



Anna M. Babineaux, Your Personal Mortgage Consultant For Life

"Your Best Interest Is My Priority"

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Cost Worksheet (For Calculation purposes only)

Borrower: _____ Co-borrower: _____
 Property Street Address _____
 Interest Rate: Low: _____ High: _____ TERM: _____ yrs Type of Financing ARM__ FIXED__ Other__
 CONV__ FHA__ VA__

MONTHLY HOUSING EXPENSE

First Mortgage (P&I)	_____
Other Financing (P&I)	_____
Hazard Insurance	_____
Real Estate Taxes	_____
Mortgage Ins. Premium	_____
HOA (included on purchase and refi)	_____
Other: (Flood)	_____
Total Monthly Payment	_____

DETAILS OF PURCHASE/REFINANCE

Purchase Price or (+)	_____
Debt Payoff - Refinance (+)	_____
Total Closing Cost (Est) (+)	_____
Prepaid Escrows (Est) (+)	_____
Total (=)	_____
Amount of this mortgage (-)	_____
Other Equity Financing (-)	_____
Amount of Cash Deposit (-) (Earnest money, deposit option, appraisal, CBR)	_____
Closing Costs Paid by Seller (-) (Seller may be allowed to pay from 0 to 6%)	_____
Cash Required for Closing (=)	_____
Payment Cushion (+)	_____
Total Assets Required (=)	_____

Good Faith "Estimate" of Closing Costs

Loan Origination Fee- 1%	_____
Loan Discount/Broker Fee -1%	_____
Appraisal (\$365-525)	\$500.
HOA Fee	\$200
Funding Fee**	75
HOA Transfer	100
Settlement/Closing/Escrow Fee**	350
Document Preparation/Attorney Fees	_____
Title Insurance (add 1% for refi; 1.25% HE)	200
Recording Fees	175
Survey	500
Inspections (VA/FHA)	_____
Processing Fee	500
Underwriting Fee (975
Tax Service Fee***	150
Messenger Fees***	80
TOTAL ESTIMATE OF FEES (3800.00)	_____

** seller pays on VA

***seller pays on FHA

ESTIMATED PREPAIDS

Interest Adjustment 30/15 days est. (on refi can roll in 60 days int. if closing early in month)	_____
Tax Escrow - 3 mos - purchase; 0 if no escrow; refi -# mos of closing in numeric form + 3; Ex: August is 8 + 3 = 11)	_____
Hazard Ins. - 14 mos on purchase, 0 if no escrow, refi may require 12 mos, ask agent	_____
PMI - 2 months	_____
HOA (Months Remaining – purchase only)	_____
TOTAL PREPAIDS - ESTIMATE	_____