



# BUYER'S ESTIMATED EXPENSE WORKSHEET

1 BUYER: \_\_\_\_\_  
 2 PROPERTY: \_\_\_\_\_  
 3 ESTIMATED CLOSING DATE: \_\_\_\_\_

4  
 5 PURCHASE PRICE: \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 6 CASH DOWN PAYMENT (including Earnest Deposit) \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 7 MORTGAGE LOAN: (Type) \_\_\_\_\_ Amount: \$ \_\_\_\_\_ \$ \_\_\_\_\_

8  
9 **LOAN AND OTHER COSTS:**

10 Loan Closing Fee..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 11 Origination Fee..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 12 Loan Discount Fee (Points)..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 13 Credit Report (Paid at Loan Application)..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 14 Appraisal Fee (Paid at Loan Application)..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 15 Survey (if required) \_\_\_\_\_ Stake Survey \_\_\_\_\_ Loan Survey . \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 16 Underwriter Fee..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 17 Document Preparation Fee..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 18 Tax Service..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 19 Flood Certificate..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 20 PMI Premium..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 21 VA Funding Fee (if not financed)..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 22 FHA/MIP (if not financed)..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 23 Mortgagee's Title Insurance Policy..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 24 Escrow Closing Fee..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 25 Recording Fee..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 26 Kansas Mortgage Tax (\$2.60 per 1,000)..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 27 Broker's Commission..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 28 Other Commission..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 29 Inspections  
 30     Whole House..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 31     Wood Infestation..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 32     Other..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 33 Home Association Prorations..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 34 Home Warranty Fee..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 35 Other..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 36 **Estimate of Loan and Other Costs (subtotal)..... \$ \_\_\_\_\_ \$ \_\_\_\_\_**

37  
38 **RESERVES/PRE-PAIDS:**

39 Pre-paid Interest..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 40 \_\_\_\_\_ Months Hazard Insurance..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 41 \_\_\_\_\_ Months Taxes..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 42 \_\_\_\_\_ Month MIP/PMI Premium (if applicable)..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 43 Flood Insurance (if required)..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 44 **Estimate of Reserves (subtotal)..... \$ \_\_\_\_\_ \$ \_\_\_\_\_**  
 45 **TOTAL ESTIMATED CASH OUTLAY (line 6 + 36 + 44).... \$ \_\_\_\_\_ \$ \_\_\_\_\_**

46  
47 **MONTHLY PAYMENT:**

48 Interest rate: \_\_\_\_\_ % / Term \_\_\_\_\_ Years \_\_\_\_\_ % / \_\_\_\_\_ % /  
 49 Monthly Principal & Interest..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 50 Taxes (1/12<sup>th</sup> of \_\_\_\_\_)..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 51 Hazard Insurance (1/12<sup>th</sup> of \_\_\_\_\_)..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 52 MIP/PMI Premium ( \_\_\_\_\_ %)..... \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 53 **Estimate of Monthly Payment..... \$ \_\_\_\_\_ \$ \_\_\_\_\_**

54 *Some lending programs do not allow Buyer to pay some fees, such as: tax service fees, underwriting fees, etc.*  
 55 **THIS IS AN ESTIMATED COST SHEET. YOUR LENDER IS REQUIRED BY LAW TO PROVIDE YOU A GOOD FAITH**  
 56 **ESTIMATE OF LOAN SPECIFIC COSTS. FINAL FIGURES WILL BE DETERMINED AT TIME OF CLOSING.**

57  
 58 BUYER: \_\_\_\_\_ DATE: \_\_\_\_\_  
 59 BUYER: \_\_\_\_\_ DATE: \_\_\_\_\_  
 60 LICENSEE: \_\_\_\_\_ DATE: \_\_\_\_\_

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