

Cost to Buy a House - Estimated Up Front and Closing Costs

Up Front Costs – *These are paid at the beginning of escrow, and not “Closing” Costs.*

Lender Appraisal and HOA Certification, if required _____
Property Inspection(s) _____
Up Front Costs Total = _____

Closing Costs - *Paid when escrow closes.*

One-Time, or Non-Recurring Closing Costs

Lender Fees *May include up-front mortgage insurance* _____
Escrow Fees *Escrow fee, document/wire/notary fees* _____
Title Fees *Lender’s title policy, sub-escrow fee, recording fees* _____
Total Non-Recurring Closing Costs = _____

Recurring Closing Costs - *Ongoing homeownership expenses.*

Mortgage Interest *Prorated for the month you close escrow* _____
Property Taxes *Prorated based on sale date* _____
Homeowners Insurance *First year’s annual premium* _____
HOA Dues *Prorated, plus the following month* _____
Impound Account Deposit* *Check with your lender* _____
Total Recurring Closing Costs = _____

Plus Down Payment + _____

Total Estimated Closing Costs = _____

Minus Earnest Money Deposit, and any Seller or Lender Credits - _____

Cash Due at Closing = _____

* Your lender may use an **impound account** to pay property tax and homeowner insurance bills.