

## 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 - These are 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* \_\_\_\_\_

**Non-Recurring Closing Costs Total** = \_\_\_\_\_

### Recurring Closing Costs - These are regular expenses you will continue to pay after you buy.

Mortgage Interest *Pro-rated for the month you close escrow* \_\_\_\_\_

Property Taxes *Pro-rated based on date of sale* \_\_\_\_\_

Homeowners Insurance *First year's annual premium* \_\_\_\_\_

HOA Dues *Pro-rated, plus the following month* \_\_\_\_\_

Lender Impound Account Deposit\* *Check with your lender* \_\_\_\_\_

**Recurring Closing Costs Total** = \_\_\_\_\_

Plus Down Payment + \_\_\_\_\_

**Estimated Buyer Closing Costs Total** = \_\_\_\_\_

Minus Earnest Money Deposit and any Seller or Lender Credits - \_\_\_\_\_

**Cash Due at Closing** = \_\_\_\_\_

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