RGS TITLE
The Most Trusted Name in Real Estate Settlements

BUYER'S SETTLEMENT COSTS WORKSHEET

1. **Balance of Down Payment** (Purchase price less loan amount less earnest money deposit) _____

2. **Lender's Fees** (Call your lender for an estimate)
   1) Origination Fee and Discount Points to be paid by Buyer (One point is one percentage point of the loan amount) _____
   2) Document Preparation Fee _____
   3) Tax Service Fee _____
   4) First-year PMI Premium or FHA MIP, if any _____
   5) Other Fees _____

3. **Escrows** (Annual Rate divided by 12 equals the monthly escrow)
   1) Homeowner's Insurance (2 months) _____
   2) PMI (2 months) _____
   3) Real Estate Tax (Includes reimbursement to Seller of prepaid taxes, up to 8 months in counties that require payment of taxes twice a year, up to 14 months in counties that require payment of taxes once a year) _____

4. **Settlement Fees** (Call **RGS TITLE** for an estimate)
   1) Settlement Services _____
   2) Title Examination _____
   3) Title Insurance Premium _____
   4) Miscellaneous Fees (messenger, copies) _____

5. **Governmental Recording Charges**
   1) Recordation of Deed and Deed of Trust (Estimated at $79.00) _____
   2) County Transfer Tax (.08333% of the Sales Price plus loan amount) _____
   3) State Transfer Tax (.25% of the Sales Price plus loan amount) _____

6. **Other Costs**
   1) Survey _____
   2) Homeowners' or Condo Fees _____
   3) Miscellaneous _____

TOTAL ESTIMATED CHARGES _____

This is simply an estimate. Please call us to verify this amount and then bring to settlement a cashier's or certified check made payable to **RGS TITLE** in the appropriate amount.