

BUYER'S ESTIMATED COSTS AND DEPOSIT MONEY NOTICE

BEC

This form recommended and approved for, but not restricted use by, the members of the Pennsylvania Association of REALTORS® (PAR).

PROPERTY

East Dr., Tafton PA 18464

BUYER

SETTLEMENT DATE October 16, 2009

PURCHASE PRICE \$ 140,000.00

1. Title	
(A) Title Search Insurance	\$ 252.00
(B) Closing Protection Letter	\$ 25.00
(C) Title Endorsement	\$ 200.00
(D) Mechanic's Lien Insurance	\$
(E) Settlement/Notary Fees	\$ 250.00
(F) Recording Fees (Mortgage Deed)	\$ 150.00
(G) Transfer Tax	\$ 1400.00
(H) Survey	\$
(I) Domestic Lien Search	\$ 20.00
(J) "Parier Act" Search	\$ 20.00
(K)	\$
2. Broker's Fee	
	\$ N/A
3. Property Insurance (e.g., Homeowner's Insurance)	
(A) First Year's Premium (Shop Around!)	\$ 650.00
(B) Leader Escrow	\$
4. Adjustments (-/+)	
(A) School Tax Defaults/Closing Dt.	\$ 1700.00
(B) County Tax	\$ 200.00
(C) Municipal Tax	\$
(D) Leader Escrow	\$
(E) Association Fees (optional)	\$ 92.00
(F) Association Fees (capital contributions, etc.)	\$ 275.00
(G) Lienable Utilities	\$
5. Inspection Fee	
(A) Property Inspection All Inclusive	\$ 650.00 *
(B) Wood Inspection	\$ *
(C) Radon	\$ *
(D) Water	\$ *
(E) Sewer	\$ *
(F) Other (e.g., lead paint)	\$ *
6. Lender	
(A) Fees Charged as a Percentage of Loan	\$ *
(B) Appraisal & Credit Report(s)	\$ 275.00 *
(C) Mortgage Insurance Leader Escrow	\$
(D) Mortgage Insurance Premium	\$ **
(E) VA Funding Fee	\$ **
(F) Discounted Mortgage Premiums	\$

First Mortgage - Estimated Monthly Payment: INITIALLY	
Mortgage Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Adjustable Rate	
Based on \$ <u>112,000.00</u> , for <u>30</u> years,	
at the following rate(s): <u>4.875</u> % <u>5.25</u> %	
Principal and Interest	\$ 582.71 \$ 528.47
Taxes	\$ 211.75 \$ 211.75
Property Insurance	\$ 55.00 \$ 55.00
Mortgage Insurance Premium	\$ \$
Condo Homeowner's Assoc. Fees	\$ 23.00 \$ 23.00
Estimated Total	\$ 882.46 \$ 818.12

Second Mortgage - Estimated Monthly Payment: INITIALLY	
Mortgage Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Adjustable Rate	
Based on \$ _____ , for _____ years,	
at the following rate(s): _____ % _____ %	
Principal and Interest	\$ _____ \$ _____
Combined Total	\$ _____ \$ _____
(Total of first & second mortgages)	

If the interest rate is higher or lower than shown above, total monthly payments will be higher or lower. Consult the mortgage lender for more information about mortgage costs and terms.

SUMMARY OF TOTAL MONIES NEEDED

Purchase Price	\$ 140,000.00
Estimated Costs (from left column, incl.)	
MIP & VA Funding Fee, if any)	\$ 260.00
TOTAL CASH REQUIRED (subtotal)	\$ 140,260.00
Less: Mortgage Amt. (including	
MIP & VA Funding Fee, if financed)	\$
Less: Seller Assist and Credits (if any)	\$
Less: Deposits (if any)	\$ 28,000.00
BALANCE DUE AT SETTLEMENT	\$ 112,260.00

NOTE: Fees from the left column paid before settlement will be subtracted from this amount.

DEPOSIT MONEY NOTICE TO BUYER (if applicable) PENDING BUYER'S (Broker for Seller)
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