

Buyers' Excel Worksheet Simulator

Your Name: TriCityHome.com Visitor
Address:
Property Considered to buy: 2477 Balmoral Street UC CA 94587
COE date: (automatic estimate) 4/14/09
HOA fee: condo or townhome \$0
FHA: government loan (if appl.) \$0

Today's Date: 03/05/09
Sales Price: 599,950
1st Loan Rate: 5.500%
1st Loan: 80%
2nd Loan Rate: 0.000%
2nd Loan: 0%
Down Pmt: 20%

Non-Recurring Costs

Title Insurance Premium	\$1,775
ALTA Policy (for the lender)	\$633
Escrow Fee	\$915
Wire Transfer Fee	\$100
Courier Fee	\$75
Drawing & Notary Fees	\$180
County Recorder's Fee	\$75
Appraisal Fee	\$350
Credit Report Fee	\$100
Lender Tax Service	\$75
Loan Origin. Fee (est1% of loan)	\$4,800
Additional Lender Fees	\$900
VA Funding Fee	\$0
Loan Assumption Fee	\$0
Appliance Inspection	\$85
General House Inspection	\$350
Pool Inspection (if appl. Use \$80)	\$0
Roof Inspection	\$85
Termite Inspection	\$175
Other Inspection	\$0
FHA Loan Discount Fee	\$0
FHA-MMI Premium	\$0
Home Warranty	\$0
Association fees	\$0
Miscellaneous	\$100
Estimated Total	\$10,773

Recurring Costs

Tax Impound Account (6 mo.)	\$0
Fire Ins. Impound Acct. (2 mo.)	\$0
FHA-MMI Impound Acct. (2mo.)	\$0
PMI Impound Account (2 mo.)	\$0
PMI Premium - (1st year)	\$0
Tax Prorations	\$625
Fire Insurance - (1st year)	\$0
Pre-paid Loan Interest	\$2,750
Association Dues	\$0
Estimated Total	\$3,375

Grand Total \$14,147

Snapshot

Down Payment	\$119,990
FHA-MMI (condo)	\$0
First Loan Amount	\$479,960
Second Loan Amt	\$0

Monthly Costs

Princ.+ Int. on 1st	\$2,725
Princ.+ Int. on 2nd	\$0
Property Tax	\$625
Insurance	\$180
Association Fee	\$0
PMI	\$0
FHA-MMI (condo)	\$0
Total Monthly Cost	\$3,530

Estimated Total Acquisition Costs

Down Payment	\$119,990
Closing Costs	\$14,147
Total Investment	\$134,137

Loan Information

Type of Financing:	80%
1st Rate:	5.500%
Term	30 years
2nd Rate	0.000%
Term	30 years

X 3/5/09
Buyer 1 Date

X 3/5/09
Buyer 2 Date

x Jeff Pereyda 3/5/09
Agent Date

Note: The above figures are estimates only and are based on published materials. Figures can change at close of escrow. (Consult your lender)