



# HOME ESTIMATE

**RANDAL BREAUX**

713-582-1419

randal@breaux.com



## BUYER'S CONVENTIONAL LOAN INFORMATION

House Price	\$500,000.00
20.0% Down Payment	\$100,000.00
Loan At 6.9125%	\$400,000.00
APR	7.04%

## PREPAID COSTS

14 Months Of Insurance	\$2,275.00
4 Months Of Taxes	\$1,185.00
15 Days Of Interest	\$1,136.30
<b>TOTAL PREPAID COSTS</b>	<b>\$4,596.30</b>

## MONTHLY PAYMENT INFO

Principal & Interest	\$2,637.75
Homeowners Ins.	\$162.50
Monthly Property Tax	\$296.25
<b>TOTAL PITI</b>	<b>\$3,096.50</b>

## CLOSING COSTS

Fixed Costs	\$7,235.00
Prepaid Costs	\$4,596.30
<b>TOTAL CLOSING COSTS</b>	<b>\$11,831.30</b>
Down Payment	\$100,000.00
<b>BRING TO CLOSING</b>	<b>\$111,831.30</b>

This estimate is provided for informational purposes only, based upon the above proposed purchase price, type of financing and projected closing date, has been prepared to assist in computing costs. Amounts will vary depending upon differences between actual and estimated repairs that may occur in the transaction, assessments, liens, impound accounts, charges by lenders, escrow companies, title insurers and other service providers and other items. Not all liens may yet have been identified. Neither Broker, Agent nor PalmAgent guarantee, and assumes no responsibility for the accuracy, timeliness, correctness, or completeness of the above information. Any conclusions that users draw from the information presented here are their own and are not to be attributed to the Broker, Agent or PalmAgent. PalmAgent is not a financial institution engaged in mortgage lending and/or loan originations. The interest rates listed are for exemplary purposes only. All numbers are estimates and should be viewed as such. Total monthly payment identified includes PITI (Principal, Interest, Taxes and Insurance). Final numbers should be obtained from your lending institution prior to closing. By signing below client acknowledges that client has read, understands and agrees to this Disclaimer.

Date:  
03/08/2023

Sign(X)

Sign(Y)

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eXp Realty, LLC

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Title fees and rates provided by





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## BUYER'S CONVENTIONAL CLOSING COSTS

Title	Title Fees
Title Policy	\$1,160.00
Escrow Fee	\$570.00
Mobile Closing Fee	\$175.00
Endorsements	\$150.00
Closing Protection Letter (Cpl)	\$25.00
<b>Total Title And Escrow Fees</b>	<b>\$2,080.00</b>

### LENDER FEES

Origination Fee	\$4,000.00
Pest Inspection	\$80.00
Misc. Lender Fees	\$450.00
Credit Report	\$75.00
Appraisal	\$500.00
<b>Total Lender Fees</b>	<b>\$5,105.00</b>

### OTHER FEES

Recording Fee	\$50.00
<b>Total Other Fees</b>	<b>\$50.00</b>

**TOTAL FIXED COSTS: \$7,235.00**

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