



**ESTIMATED SELLERS/BUYERS CASH ANALYSIS
WORKSHEET**

PROPERTY: _____

AGENT: _____

CLIENT/CUSTOMER: _____

DATE: _____ **TYPE LOAN:** _____

SALES PRICE:\$ _____

	SELLER'S COST	BUYER'S COST
Down Payment		
Loan Amount		
First Mortgage		
Second Mortgage		

NON-REOCCURRING CLOSING COSTS	SELLER'S COST	BUYER'S COST
1. Origination/Assumption Fee		
2. Appraisal Fee*		
3. Reinspection Fee		
4. Credit Report*		
5. Private Mortgage Insurance		
6. FHA Insurance/VA Funding Fee**		
7. Attorney Fee		
8. Title Insurance		
9. Brokerage Fee		
10. CL-100 Report (Wood/Moisture Report)		
11. Deed Stamps Deed Preparation		
12. Discount Points		
13. Escrow Balance Purchase		
14. Home Protection Plan		
15. Income Tax Withholding (Non-Residents)		
16. Overnight Express Mail/FAX Service		
17. Professional Home Inspection Fee		
18. Recording Fees (Deed, Mortgage, Plat, Power of Attorney, Releases)		
19. Reservation Fee* (SCHA Funds)		
20. Repairs, If Required		
21. Septic Inspection		
	Form 508	PAGE 1 OF 3

22. Survey		
23. Tax Service Fee		
24. Water Test		
25. Other Charges & Assessments		
TOTAL NON-REOCCURRING CLOSING COSTS: *Paid at Loan Application ** Can Be Financed With Loan		
27. Hazard Insurance Premium		
28. Interim Interest ___ days @___%		
29. Prorated Taxes & Insurance		
30. Personal Property Tax If Applicable		
31. TOTAL PREPAID ITEMS		
PRORATED ASSESSMENTS:	SELLER'S COST	BUYER'S COST
32. Homeowner's Association Fees		
33. Taxes		
34. Hazard Insurance		
35. Total Prorated Assessments		
36. SUBTOTAL COST		

BUYER'S ESTIMATED MONTHLY PAYMENTS:			
Sales Price			
Loan Amount			
	___% @___ Yrs.	___% @___ Yrs.	___% @___ Yrs.
Principal & Interest	\$	\$	\$
Hazard Insurance (1/12)			
Mortgage Insurance (1/12)			
Taxes (1/12)			
TOTAL ESTIMATED PAYMENT	\$	\$	\$

The above figures are a good faith estimate of approximate proceeds/costs and should not be considered as exact amounts for settlement. The above amounts do not include unknown liens, assessments, or special requirements of the lender and/or closing attorney.

SUMMARY ESTIMATED NET TO SELLER

Sales Price	\$ _____
Less Closing Costs (Line 26)	\$ _____
Less Mortgage Balance	\$ _____
Less Prorated Assessments (Line 36)	\$ _____
Approximate Net at Closing to Seller	\$ _____

ESTIMATED BUYER'S COST TO CLOSE

Purchase Price	\$ _____
Plus Total Closing Costs (Line 26)	\$ _____
Plus Total Prepaid Items (Line 31)	\$ _____
Less Credits Prorated & Assessments (Line 36)	\$ _____
Less Earnest Money	\$ _____
Less Mortgage Amount	\$ _____
Approximate Total Needed to Close	\$ _____

Copy Received: _____

Buyer Date

Buyer Date

Seller Date

Seller Date

Agent for Buyer

Agent for Seller

The foregoing form is available for use by the entire real estate industry. The use of the form is not intended to identify the user as a REALTOR®. REALTOR® is the registered collective membership mark which may be used only by real estate licensees who are members of the NATIONAL ASSOCIATION OF REALTORS® and who subscribe to its Code of Ethics. Expressly prohibited is the duplication or reproduction of such form or the use of the name "South Carolina Association of REALTORS®" in connection with any written form without the prior written consent of the South Carolina Association of REALTORS®. The foregoing form may not be edited, revised, or changed without the prior written consent of the South Carolina Association of REALTORS®.