

This is a VA loan estimate work sheet. Sales price is \$325,000, interest rate is set at 3.75% and buyer and seller are paying normal closing costs. Actual interest rate, monthly payment and closing costs could be higher/lower. This work sheet is only intended to give you a broad idea of who pays what and how much. Buyer cost is made up of down payment, closing costs and prepaids as noted below.

Call or text me at (907) 727-9379 or email me at rod@rodstone.com if you have any questions concerning closing costs!

Sales Price	\$325,000.00	ESTIMATED MONTHLY PAYMENT	
Loan Amount	\$325,000.00		
VA Funding Fee	\$6,987.00	Principal & Interest	\$1,537.48
Total Loan Amount	\$331,987.00	Property Taxes	424.00
Down Payment	\$0.00	Homeowners Insurance	100.00
Loan Program: FEDERAL VA		Association Dues	0.00
Estimated Interest Rate	3.750		
Estimated Points	0		
Property Type (1-4 Plex)	2	ESTIMATED PAYMENT	\$2,061.48
Tax Mill Rate	15.66		
Loan to Value	100.00%		
Loan Term	30		
ESTIMATED CLOSING COSTS		BUYER	SELLER
Processing Fee		\$799.00	
Underwriting Fee		250.00	
Loan Discount or Points (Varies)		0.00	
Alta Title Insurance		458.00	
VA Funding Fee		0.50	
Credit Report		25.00	
Appraisal Fee			850.00
Survey			350.00
Tax Service Fee			78.00
Title Company Escrow Closing Fee			786.25
Recording Fees		100.00	100.00
Document Preparation			295.00
Owner's title insurance			1257.00
Flood Research Fee			7.00
Tax Transcripts			13.50
Attorney Document Preparation			65.00
ESTIMATED TOTAL CLOSING COSTS:		\$1,632.50	\$3,801.75
PREPAID EXPENSES:			
15 Days Prepaid Interest	34.11 per day		\$511.62
8 MO Taxes	424.00 per month		3,392.00
14 MO Insurance	100.00 per month		1400.00
2 MO Association Dues	0.00 per month		0.00
ESTIMATED TOTAL PREPAIDS:			\$5,303.62
DOWNPAYMENT			\$0.00
BUYER'S ESTIMATED CLOSING COSTS			1,632.50
BUYER'S ESTIMATED PREPAID EXPENSES			5,303.62
ESTIMATED TOTAL NEEDED TO CLOSE			\$6,936.12

Note: If this article generates additional questions or a need for additional information, the following button will allow you to ask your question(s), request additional information or make comments. It is not my intent to bug you with unwanted phone calls, emails, or text messages! It is my intent to allow you to benefit from my 35+ years real estate activity and to give you a buying experience beyond your expectations!

[Questions / Comments](#)