



SETTLEMENT COSTS ESTIMATION WORKSHEET (BUYER)

1. Balance to be Paid on Purchase:

- a. Purchase Price _____
- b. (less) Loan Amount _____
- c. (less) Earnest Money Deposit _____
- d. (equals) Balance Due _____

2. Lender's Fees (call your Lender for an estimate):

- a. Origination Fee and/or Discount Points (1 Point = 1% of Loan Amount) _____
- b. Document Preparation Fee _____
- c. Tax Service Fee _____
- d. First Year PMI Premium or FHA MIP, if any _____
- e. Other Fees _____

3. Escrow Amounts (Annual Rate divided by 12 equals the monthly escrow):

- a. Homeowner's Insurance (2 months) _____
- b. PMI (2 months) _____
- c. Real Estate Taxes (may vary from up to 10 months in semi-annual jurisdictions, to 14 months in annual payment jurisdictions) _____

4. Settlement Fees (Call SettlementOne Title & Escrow, LLC for an estimate):

- a. Settlement Fee _____
- b. Title Search Fee _____
- c. Title Insurance Premium _____
- d. Messenger & Copy Fees _____
- e. Document Preparation Fee (if Power of Attorney, etc.) _____

5. Governmental Recording Charges:

Recording Fees _____

Maryland Properties

- a. State Recordation Tax _____
- b. County Transfer Tax (if any) _____
- c. State Transfer Tax (unless exempt) _____

Washington DC Properties

- a. Recordation Tax of 1.45% * _____
 - b. Transfer Fee of 1.45% * _____
- (*calculated on Sales Price or FMV if nominal consideration)

6. Other Costs:

- a. Survey _____
- b. Homeowner's or Condominium Fees _____
- c. Miscellaneous _____

TOTAL ESTIMATED CHARGES: _____

PLEASE NOTE: This "Estimation Worksheet" will simply provide the Purchaser of property with an estimate of the fees and costs that will be reflected on the final HUD-1 Settlement Statement. Please call SettlementOne Title & Escrow, LLC to verify any estimated amounts prior to closing. At settlement, all necessary amounts to complete closing will need to be in the form of either bank wired funds (contact SettlementOne for wiring instructions) or certified funds (Certified or Cashier's Check) made payable to SettlementOne Title & Escrow, LLC.