

calculate the  
**ESTIMATED COSTS**  
 OF BUYING A HOME

PURCHASE PRICE	\$125,000	\$250,000	\$500,000	\$750,000	\$1,000,000
LOAN AMOUNT (based on 80% loan)	\$100,000	\$200,000	\$400,000	\$600,000	\$800,000
<b>ESTIMATED LENDER COSTS (per Prosperity Home Mortgage)</b>					
Appraisal	\$400-1,000	\$400-1,000	\$400-1,000	\$400-1,000	\$400-1,000
Origination	\$1,199	\$1,199	\$1,199	\$1,199	\$1,199
Credit Report	\$26-\$53	\$26-\$53	\$26-\$53	\$26-\$53	\$26-\$53
Flood Certification	\$11	\$11	\$11	\$11	\$11
Tax Service	\$75	\$75	\$75	\$75	\$75
Technology Platform Service	\$86	\$86	\$86	\$86	\$86
<b>TOTAL ESTIMATED LENDER COSTS</b>	<b>\$1,847-\$2,424</b>	<b>\$1,847-\$2,424</b>	<b>\$1,847-\$2,424</b>	<b>\$1,847-\$2,424</b>	<b>\$1,847-\$2,424</b>
<b>ESTIMATED TITLE COSTS (per Fort Dearborn Title)</b>					
Settlement Services	\$1,320	\$1,420	\$1,570	\$1,830	\$2,070
Mortgage Policy Insurance	\$500	\$50	\$50	\$50	\$50
Chain of Title	\$250	\$250	\$250	\$250	\$250
APLD Certification	\$50	\$50	\$50	\$50	\$50
Endorsements (EPA, ARM, Condo, etc.)	\$175	\$175	\$175	\$175	\$175
Policy Update (per update)	\$125	\$125	\$125	\$125	\$125
Record Deed and Mortgage	\$132-\$152	\$132-\$152	\$132-\$152	\$132-\$152	\$132-\$152
State of IL Policy	\$3	\$3	\$3	\$3	\$3
Closing Protection Letter	\$50	\$50	\$50	\$50	\$50
Misc.	\$200	\$200	\$200	\$200	\$200
<b>TOTAL ESTIMATED TITLE COSTS</b>	<b>\$2,805-\$2,825</b>	<b>\$2,905-\$2,925</b>	<b>\$3,055-\$3,075</b>	<b>\$3,315-\$3,335</b>	<b>\$3,555-\$3,575</b>
<b>ESTIMATED ADDITIONAL BUYER COSTS</b>					
Home Inspection	\$400-\$500	\$400-\$500	\$400-\$500	\$400-\$500	\$400-\$500
Radon Inspection	\$150-\$500	\$150-\$500	\$150-\$500	\$150-\$500	\$150-\$500
Attorney Fees	\$500-\$800	\$500-\$800	\$500-\$800	\$500-\$800	\$500-\$800
<b>TOTAL ESTIMATED ADDITIONAL COSTS</b>	<b>\$1,050-\$1,800</b>	<b>\$1,050-\$1,800</b>	<b>\$1,050-\$1,800</b>	<b>\$1,050-\$1,800</b>	<b>\$1,050-\$1,800</b>
<b>ESTIMATED COSTS BEFORE PRE-PAIDS, TAXES &amp; CREDITS</b>	<b>\$5,702-\$7,049</b>	<b>\$5,802-\$7,149</b>	<b>\$6,002-\$7,299</b>	<b>\$6,612-\$8,009</b>	<b>\$7,052-\$8,349</b>

Purchase Price	\$
Buyer's Agent Fee (if applicable)	(\$ )
Plus Estimated Closing Costs	(\$ )
Plus Pre-Paid, Taxes & Transfer Stamps	(\$ )
Less Loan Amount	(\$ )
Less Earnest Money Deposit	(\$ )
Less Other Credits	(\$ )
<b>TOTAL ESTIMATED CASH TO CLOSE</b>	<b>= \$</b>

\* This document is intended to provide an initial overview and estimate of potential costs related to a residential real estate transaction. It is not a substitute for or related to a Loan Estimate or any part of a mortgage application. You should discuss all closing costs with your mortgage brokers, lenders and attorneys. Please do not rely on mortgage rates or product information contained in this document.