

BUYER'S ESTIMATED CLOSING STATEMENT (CONVENTIONAL)

1. ADDRESS _____

2. SALE PRICE _____
 DOWN PAYMENT _____
 MORTGAGE _____
 INTEREST _____
 TERMS _____

3. ESTIMATED PAYMENT _____
 PRINCIPLE & INTEREST _____
 HOMEOWNERS INSURANCE _____
 MTG. INSURANCE _____
 TAXES _____
 TOTAL EST. PAYMENT _____

4. ESTIMATE OF BUYERS CLOSING COSTS

1. Application Fee (Appraisal & Credit Report) _____

2. Origination Fee _____

3. Points _____

4. Record Deed & Mortgage _____

5. Attorney's Opinion or Title Ins. _____

6. Final Abstracting _____

7. Private Mortgage Ins. _____

8. Termite Report _____

9. Plot Plan _____

10. Other Expenses _____

11. Closing Fee _____

TOTAL ESTIMATED CLOSING COSTS _____

5. ESTIMATED PRE-PAID EXPENSES

12 MONTHS HOMEOWNERS INS. _____

3 MONTHS TAX ESCROW _____

2 MONTHS INSURANCE ESCROW _____

INTEREST TO FIRST OF MONTH _____
 (Loan AMT X Int - 365 X # of days)

TOTAL ESTIMATED PRE-PAIDS _____

ESTIMATED TOTAL CASH _____

LESS EARNEST DEPOSIT _____

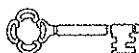
ESTIMATED TOTAL CASH AT CLOSING _____

 Signature

 Social Security Number

 Signature

 Social Security Number

"We hold the  to your Real Estate needs"