Buyer's Estimated Cash to Close

A planning worksheet for the funds you may need at closing.

Type into the shaded fields or print and complete. Calculate totals manually. Enter $0 if none.

Property address

Buyer name | Closing date

1 | PURCHASE FUNDS

A. Purchase price	$	
B. Loan funds applied to purchase price	$	
C. Purchase funds needed (A - B)	$	

2 | ADDITIONAL CASH COSTS AT CLOSING

Lender fees, origination and discount points	$	
Appraisal / credit report fees still due at closing	$	
Title insurance, settlement and title search fees	$	
Recording, mortgage documentary stamps / intangible tax	$	
Buyer brokerage compensation paid by buyer (if agreed)	$	
Prepaid interest	$	
Prepaid homeowners / flood insurance	$	
Initial tax and insurance escrow deposits	$	
Property tax / HOA prorations owed by buyer	$	
HOA / condo transfer, capital contribution and other fees	$	
Other cash costs due at closing	$	
D. Total additional cash costs (add this section)	$	

3 | SUBTRACT DEPOSITS AND CREDITS

E. Earnest money / other purchase deposits already paid	$	
F. Approved seller, lender and other closing credits	$	
G. Estimated cash to close (C + D - E - F)	$	

C + D - E - F = estimated cash to close

Estimate only; lender and closing/title company confirm final figures and allowed credits.
Enter only costs payable in cash at closing. Exclude financed costs and fees already paid.
Loan funds in B exclude financed fees. Costs paid before closing are additional to result G.

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