



ESTIMATED BUYER COSTS

(C.A.R. Form EBC, Revised 4/06)

BUYER: John Doe

DATE: 02/02/2009

PROPERTY ADDRESS: 812 Green, San diego Ca 92115

PROJECTED CLOSING DATE: 05/10/2009 PROJECTED PURCHASE PRICE: \$ 600,000.00

New First Loan: \$ 480,000 Rate: 5.000 % Fixed or Adjustable Interest Only Term: 30 years

New Second Loan: \$ _____ Rate: _____ % Fixed or Adjustable Interest Only Term: _____ years

Current Annual Property Taxes: \$ 3,500 Rate: _____ % If Rented, Current Monthly Rent \$ _____

FINANCING CHARGES

New First Loan Origination Fee/Points 1.000 % \$ 4,800

Secondary Financing Orig. Fee/Points _____ % \$ _____

Prepaid Interest (First Loan) # Days 22 \$ 1,467

Prepaid Interest (Secondary Financing) # Days _____ \$ _____

Impounds: - Property Taxes # Months _____ \$ _____

- Insurance # Months _____ \$ _____

Processing/Underwriting Fees \$ 495

Document Preparation Fees \$ 495

Appraisal Fees \$ 400

Funding Fees \$ _____

Other Lender Fees (Tax Service, Flood Certificates, etc.) \$ 300

ESCROW AND TITLE CHARGES

Escrow Fee including any Sub-Escrow Fee \$ 2,400

Owner's Title Insurance Policy \$ _____

Lender's Title Insurance Policy \$ 1,020

Document Preparation, Recording, Notary & other Fees \$ 50

OTHER EXPENSES & PRORATIONS

Prorated Property Taxes # Days 52 \$ 506

Homeowners Dues # Days _____ \$ _____

Transfer Tax (if charged to Buyer) Rate per \$1,000 \$ _____

Buyer Brokerage Fee \$ _____

Annual Insurance Premium (excluding flood & earthquake) \$ 700

Home Warranty Program \$ _____

Wood-Destroying Pest Inspection \$ _____

Other Physical Inspection Fees \$ _____

HOA Transfer and/or Move-In Fees \$ _____

Other \$ _____

Other \$ _____

TOTAL ESTIMATED EXPENSES \$ 12,633

ESTIMATED CREDITS

Prorated Property Taxes # Days 0 \$ _____

Prorated Rents # Days _____ \$ _____

Tenant Security Deposits \$ _____

Credit from Seller \$ _____

Other \$ _____

Total Estimated Credits \$ _____

ESTIMATED CASH NEEDED TO CLOSE

Purchase Price \$ 600,000

LESS Total Loans - 480,000

Down Payment = 120,000

PLUS Total Estimated Expenses + 12,633

LESS Total Estimated Credits - _____

LESS Initial Deposits - _____

Est. Cash Needed to Close Escrow \$ 132,633

ESTIMATED MONTHLY PAYMENTS

New First Loan* \$ 2,576.74

Secondary Financing* \$ _____

New Property Taxes \$ _____

Insurance (ex. flood & earthquake) \$ 58.00

Mortgage Insurance \$ _____

Homeowners Dues \$ _____

Mello Roos \$ _____

Other \$ _____

Total Estimated Payment \$ 2,634.74

* Buyer is aware that with regard to adjustable rate loans, the monthly payments may increase at various times over the life of the loan. Buyer should confirm directly with lenders all terms and conditions of said loans.

This estimate, based upon the above proposed purchase price, type of financing and projected closing date, has been prepared to assist Buyer in computing costs. Amounts will vary depending upon differences between actual and estimated repairs that may occur in the transaction, assessments, liens, impound accounts, charges by lenders, escrow companies, title insurers and other service providers and other items. Not all liens may yet have been identified. Neither Broker nor Agent guarantee these figures represent the actual, or only, amounts and charges.

By signing below Buyer acknowledges that Buyer has read, understands and received a copy of this Estimated Buyer's Costs.

Buyer John Doe Date 02/02/2009

Buyer _____ Date _____

Real Estate Broker (Firm) BG Barnes Real Estate DRE Lic. # 00659882

By (Agent) Bruce G Barnes DRE Lic. # 00659882 Date 02/02/2009

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Reviewed by _____ Date _____



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ESTIMATED BUYER COSTS (EBC PAGE 1 OF 1)

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