

# BUYER WORKSHEET

**Buyer:** \_\_\_\_\_  
**Property:** \_\_\_\_\_  
**Estimated Closing Date:** \_\_\_\_\_

Description	Amount
Start with your sale price - the total purchase price for the property:	\$
<i>Subtract lines 1-2 from sale price:</i>	(See page 27 to reference detailed explanations)
1. Earnest money deposit (EMD)	\$
2. New Loan/Mortgage amount	\$
<b>A Subtotal (subtract lines 1-2 from sale price)</b>	\$
<i>Add steps listed below (3-9) together</i>	
3. Bank/Loan Fees	\$
4. Prepaid Expenses	\$
5. Real Estate Commission	\$
6. Title Closing Fee	\$
7. Lender's Title Insurance Premium	\$
8. Recording Fees & Processing	\$
9. Other Costs	\$
10. Seller Concessions:	(\$ )
<b>B Subtotal of payments due (addition of lines 3-9 )</b>	\$
Add First Subtotal from above less line 10	\$
<b>TOTAL Estimated money to bring at closing (Line A less B):</b>	\$

This is an ESTIMATED WORKSHEET and is intended to approximate the net payment due from the buyer. The closing date, other debts payable in connection with the transaction, daily interest charges, actual concession amounts and other closing costs can substantially impact the amounts set forth above. The worksheet also does not include the pro ration of real estate taxes, which allocates the current year's real estate taxes between the seller and the buyer and can have a substantial impact on the calculations. Parties should rely on this worksheet solely for informational purposes. A final Closing Statement will be prepared and signed at the closing and should be the only statement relied upon by the parties.

**A web-version of this worksheet, which provides more options (including tax pro rations), can be found on our website at [www.suntitle.com/FSBO](http://www.suntitle.com/FSBO)**