

**ESTIMATED BUYER COSTS**  
(C.A.R. Form EBC, Revised 4/06)

BUYER: \_\_\_\_\_ DATE: \_\_\_\_\_

PROPERTY ADDRESS: XXXXXXXXXXXXXXXX, Oakland, CA XXXXXXXXXX

PROJECTED CLOSING DATE: \_\_\_\_\_ PROJECTED PURCHASE PRICE: \$ \_\_\_\_\_

New First Loan: \$ \_\_\_\_\_ Rate: \_\_\_\_\_ %  Fixed or  Adjustable  Interest Only Term: \_\_\_\_\_ years  
 New Second Loan: \$ \_\_\_\_\_ Rate: \_\_\_\_\_ %  Fixed or  Adjustable  Interest Only Term: \_\_\_\_\_ years  
 Current Annual Property Taxes: \$ \_\_\_\_\_ Rate: \_\_\_\_\_ % If Rented, Current Monthly Rent \$ \_\_\_\_\_

**FINANCING CHARGES**

New First Loan Origination Fee/Points \_\_\_\_\_ % \$ \_\_\_\_\_  
 Secondary Financing Orig. Fee/Points \_\_\_\_\_ % \$ \_\_\_\_\_  
 Prepaid Interest (First Loan) # Days \_\_\_\_\_ \$ \_\_\_\_\_  
 Prepaid Interest (Secondary Financing) # Days \_\_\_\_\_ \$ \_\_\_\_\_  
 Impounds: - Property Taxes # Months \_\_\_\_\_ \$ \_\_\_\_\_  
 - Insurance # Months \_\_\_\_\_ \$ \_\_\_\_\_  
 Processing/Underwriting Fees \$ \_\_\_\_\_  
 Document Preparation Fees \$ \_\_\_\_\_  
 Appraisal Fees \$ \_\_\_\_\_  
 Funding Fees \$ \_\_\_\_\_  
 Other Lender Fees (Tax Service, Flood Certificates, etc.) \$ \_\_\_\_\_

**ESTIMATED CREDITS**

Prorated Property Taxes # Days \_\_\_\_\_ \$ \_\_\_\_\_  
 Prorated Rents # Days \_\_\_\_\_ \$ \_\_\_\_\_  
 Tenant Security Deposits \$ \_\_\_\_\_  
 Credit From Seller \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_  
**Total Estimated Credits \$ \_\_\_\_\_**

**ESTIMATED CASH NEEDED TO CLOSE**

Purchase Price \$ \_\_\_\_\_  
 LESS Total Loans - \_\_\_\_\_  
 Down Payment = \_\_\_\_\_  
 PLUS Total Estimated Expenses + \_\_\_\_\_  
 LESS Total Estimated Credits - \_\_\_\_\_  
 LESS Initial Deposits - \_\_\_\_\_  
**Est. Cash Needed to Close Escrow \$ \_\_\_\_\_**

**ESCROW AND TITLE CHARGES**

Escrow Fee  including any Sub-Escrow Fee \$ \_\_\_\_\_  
 Owner's Title Insurance Policy \$ \_\_\_\_\_  
 Lender's Title Insurance Policy \$ \_\_\_\_\_  
 Document Preparation, Recording, Notary & other Fees \$ \_\_\_\_\_

**OTHER EXPENSES & PRORATIONS**

Prorated Property Taxes # Days \_\_\_\_\_ \$ \_\_\_\_\_  
 Homeowners Dues # Days \_\_\_\_\_ \$ \_\_\_\_\_  
 Transfer Tax (if charged to buyer) Rate per \$1,000 \$ \_\_\_\_\_  
 Buyer Brokerage Fee \$ \_\_\_\_\_  
 Annual Insurance Premium (excluding flood & earthquake) \$ \_\_\_\_\_  
 Home Warranty Program \$ \_\_\_\_\_  
 Wood-Destroying Pest Inspection \$ \_\_\_\_\_  
 Other Physical Inspection Fees \$ \_\_\_\_\_  
 HOA Transfer and/or Move-In Fees \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

**TOTAL ESTIMATED EXPENSES \$ \_\_\_\_\_**

**ESTIMATED MONTHLY PAYMENTS**

New First Loan\* \$ \_\_\_\_\_  
 Secondary Financing\* \$ \_\_\_\_\_  
 New Property Taxes \$ \_\_\_\_\_  
 Insurance (ex. flood & earthquake) \$ \_\_\_\_\_  
 Mortgage Insurance \$ \_\_\_\_\_  
 Homeowner Dues \$ \_\_\_\_\_  
 Mello Roos \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_  
**Total Estimated Payment \$ \_\_\_\_\_**

\* 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 \_\_\_\_\_ Date \_\_\_\_\_  
 Buyer \_\_\_\_\_ Date \_\_\_\_\_  
 Real Estate Broker (Firm) \_\_\_\_\_ DRE Lic.# \_\_\_\_\_  
 By (Agent) \_\_\_\_\_ DRE Lic. # \_\_\_\_\_ Date \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Telephone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

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