

Closing Cost Worksheet

Real-World Transaction Estimator

Typical Closing Cost Budget: 2% – 5% of Sale Price

1. LENDER & LOAN FEES

Service	Typical Range	Estimate
Origination Fee Lender's administrative commission	0.5% – 1% of loan	\$ _____
Appraisal Fee Third-party value assessment	\$450 – \$800	\$ _____
Credit Report & Misc Credit pull, flood cert, tax service	\$100 – \$250	\$ _____

2. TITLE, TAXES & LEGAL

Service	Typical Range	Estimate
Title Insurance (Lender/Owner) Protects against ownership claims	\$1,000 – \$3,000	\$ _____
Settlement / Closing Fee Payment to the closing agent/attorney	\$500 – \$1,200	\$ _____
Government Recording & Transfer State/County filing fees	\$100 – \$1,500+	\$ _____

3. PREPAIDS & ESCROW SETUP

Item	Required Amount	Estimate
Homeowners Insurance Full first year premium paid at close	12 Months	\$ _____
Tax & Insurance Escrow Reserve funds held by the bank	2 – 6 Months	\$ _____
Prepaid Interest Daily interest from close to month-end	Variable	\$ _____

Negotiation Strategy: Seller Credits

In many markets, you can negotiate for the seller to pay a portion of these costs. This is called a "Seller Concession." It reduces your cash-to-close without changing the loan amount.

Estimated Total Cash Needed:

\$ _____

DISCLAIMER: This is an estimation tool. Actual costs are determined by your lender and local government. Refer to your official **Closing Disclosure (CD)** provided 3 days before closing.