

TOM MURPHY REALTY
 Estimated Disclosure

Purchaser:		Sales Price:	
Seller:		Down Pmt:	
Property Address:		Loan Amt:	
Estimated Close Date:			
Seller	Estimated Closing Cost	Seller	Estimated Pre-Paid Items
	Amortization Schedule		Flood Insurance(1yr.+3 mo.)
	Appraisal: Conv. FHA, VA.		Homeowner Hazard Insurance (1yr.+3mo.)
	Brokerage Fee		Pre-paid Interest
	Closing Attorney Fee		Private Mortgage Insurance/ MIP (FHA)
	Condominium Dues		Taxes to Escrow
	Credit Report		Other
	Discount Points		Total Estimated Pre-Paid Items
	Document Preparation		
	Dues (fire, garbage, other)		Sellers Estimated Net Proceeds
	Lender's Final Inspection, Re-Inspection		Sales Price
	Flood Certification		Less Mortgage Payoff Inc. Interest
	Home Inspection		Less Closing Cost & Expenses
	Home Warranty		Less Pre-Paid Items (if any)
	IRS Reporting Fee		Sellers Estimated Net
	Lender's Misc. Fees		
	Loan Origination		Purchaser's Cash Requirements
	Property Taxes		Down Payment
	Property Taxes - Other		Closing Costs & Expenses
	Recording Fees - Deed, Mortgage		Pre-Paid Items
	Repairs		Less Earnest Money Deposit
	Septic Tank Inspection		Estimated \$ Due at Closing
	Survey		
	Tax Service Fee		Purchaser Signature: _____ /Date: _____
	Termite Contract - Letter/Report		
	Title Insurance		Purchaser Signature: _____ /Date: _____
	Underwriting Fee		
	VA Funding Fee		Seller Signature: _____ /Date: _____
	Miscellaneous		
	Total Estimated Closing Cost		Seller Signature: _____ /Date: _____
<p>The abovesigned seller(s) and purchaser(s) understand and agree that the above mentioned items estimated by the Sales Associate are based upon general estimated lender information and that certain items may vary according to different Lenders, service vendors, money market conditions at the time of closing, and other unpredictable circumstances. The seller(s) and purchaser(s) shall not hold the representative, the real estate company(ies), or sales associate(s) responsible for these estimated items.</p>			