



Closing Costs Worksheet

Plan for the funds that may be needed in addition to your down payment.

Buyer name(s) _____	Property address _____	Target closing date _____
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Use estimates from your Loan Estimate and Closing Disclosure whenever available. Amounts vary by loan, property, provider, location, and transaction.

A. Purchase and Financing

Estimated item	Estimate	Final
Purchase price	\$ _____	\$ _____
Down payment	\$ _____	\$ _____
Earnest-money deposit already paid (-)	\$ _____	\$ _____
Loan amount	\$ _____	\$ _____
Section subtotal	\$ _____	\$ _____

B. Origination Charges

Estimated item	Estimate	Final
Origination, application, processing, or underwriting charges	\$ _____	\$ _____
Discount points, if applicable	\$ _____	\$ _____
Section subtotal	\$ _____	\$ _____

C. Services You Cannot Shop For

Estimated item	Estimate	Final
Appraisal	\$ _____	\$ _____
Credit report	\$ _____	\$ _____
Flood determination, tax service, or other required services	\$ _____	\$ _____
Section subtotal	\$ _____	\$ _____

D. Services You Can Shop For

Estimated item	Estimate	Final
Title search, examination, or lender's title insurance	\$ _____	\$ _____
Settlement, escrow, attorney, notary, or other provider charges	\$ _____	\$ _____
Section subtotal	\$ _____	\$ _____



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Compare prepaid expenses, credits, and your estimated and final cash to close.

E. Taxes and Other Government Fees

Estimated item	Estimate	Final
Recording fees and other taxes	\$ _____	\$ _____
Transfer taxes, if applicable	\$ _____	\$ _____
Section subtotal	\$ _____	\$ _____

F. Prepays and Initial Escrow Payment

Estimated item	Estimate	Final
Homeowners insurance premium	\$ _____	\$ _____
Prepaid mortgage interest	\$ _____	\$ _____
Property-tax reserves	\$ _____	\$ _____
Homeowners-insurance reserves	\$ _____	\$ _____
Mortgage-insurance premium or reserves	\$ _____	\$ _____
Section subtotal	\$ _____	\$ _____

G. Other Costs, Credits, and Adjustments

Estimated item	Estimate	Final
Owner's title insurance, if selected	\$ _____	\$ _____
HOA dues, transfer, or setup fees	\$ _____	\$ _____
Seller, lender, grant, or assistance credits (-)	\$ _____	\$ _____
Prorations, deposits, and other adjustments (+/-)	\$ _____	\$ _____
Section subtotal	\$ _____	\$ _____

Estimated Funds Summary

Down payment	\$ _____
Total estimated closing costs and prepaids	\$ _____
Less deposits, credits, and assistance	-\$ _____
Estimated cash to close	\$ _____
Final cash to close	\$ _____
Difference between estimate and final	\$ _____
Recommended post-closing reserve	\$ _____

Additional Homebuying Expenses

Track moving costs, utility setup, inspections, immediate repairs, furnishings, and emergency reserves separately. These expenses are important, but they may not appear as closing costs on your official disclosures.

This worksheet is a planning aid and does not replace your official Loan Estimate or Closing Disclosure.