

**Preliminary and estimated costs that are subject to change without notice based on individual entity requirements and some are negotiable for purchasing real estate and financing:**

- **Tri-Merge Credit Report \$85 plus transactional fee if not Zelle or cash, or money order**
- **Residential Appraisal \$500 - \$600 Before Closing**
- **Homeowners Insurance \$2300 - \$2800 Before or At Closing**
- **Loan Origination and Processing 3% of Purchase Price Paid at Closing**
- **Downpayment 5% - 3.5% - 3% of Purchase Price**
- **Buyer Realtor Agent Retainer Fee \$500 Before Closing**
- **Certified Home Inspection \$500 - \$600 Before Closing**
- **Buyer's Attorney \$600 - \$800 Normally at Closing**
- **Earnest Money \$1000 Minimum Before Closing**
- **Buyer Agent Commission 3% of Purchase Price Paid at Closing**
- **Closing Cost About 5% of Purchase Price at Closing**
- **City or Village Inspection \$100 - \$200 May or May Not Be Required Before Closing**

This document is for education and illustration purposes only and the official document is upon completing loan application in 3 days received loan estimate and 3 days before closing you will receive closing disclosure for review