Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

Loan Scenario PRO

Estimated Closing Costs

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Client: John Smith · Property: 1234 Elm Street, Los Angeles, CA · Estimate created November 4, 2026

LOAN SCENARIO

TRANSACTION	PAYMENT STRUCTURE	SALES PRICE	DOWN PAYMENT	INTEREST RATE
Purchase · Conventional · 30-Year	Fixed	$457,000.00	$32,000.00 (7.00%)	6.375%

BASE LOAN	TOTAL LOAN	LTV	FICO
$425,000.00	$425,000.00	93.00%	760

ESTIMATED MONTHLY PAYMENT

Principal & Interest	$2,651.45
Property Taxes	$476.04
Homeowners Insurance	$125.00
Mortgage Insurance (0.340%)	$120.42
Estimated Monthly Payment	**$3,372.91**

CLOSING COST BREAKDOWN

Appraisal	$550.00
Underwriting Fee	$995.00
Processing Fee	$895.00
Credit Report	$349.00
CA Affordable Housing Fee (SB2)	$225.00
Flood Certification	$8.00
Title Insurance	$1,691.00
Settlement Agent Fee	$1,264.00
County Recording	$130.00
County Transfer Tax	$502.70
Notary Fee	$275.00
Messenger / FedEx	$150.00
Non-Recurring Costs	**$7,034.70**
Pre-paid Taxes	$2,856.24
Hazard Insurance (1 year + 3 months)	$1,875.00
Pre-paid Interest	$376.30
Recurring / Impounds	**$5,107.54**
Total Closing Costs	**$12,142.24**
Total Investment to Close	**$44,142.24**

Important: ILLUSTRATIVE SAMPLE ONLY — not a rate quote. This is an estimate for discussion purposes only. Rates, programs, fees, taxes, insurance, and closing costs are subject to change and may vary by property, loan program, lender requirements, and third-party providers. This document is not a Loan Estimate, loan approval, or commitment to lend. Please obtain an official Loan Estimate before making a financing decision.