



# Buyer's Closing Costs

03/22/2026

Prepared for:

**10606 Buyer Closing Costs**

📍 10606 Hoyte Dr, Houston, TX 77031

📞 7137483502

📅 **Closing Date:** March 22, 2026

**Purchase Price:** \$320,000.00 (Con)

**Sale Type:** Conventional

Prepared by:



**Tyrone Hamilton**

📞 7137483502

✉ tyhamilton27@gmail.com

Hamilton Properties  
10606 Hoyte Dr., Houston, TX 77031

The following data is for estimation purposes only and the accuracy of the figures is not guaranteed. The actual costs with respect to each transaction will vary depending on the circumstances.

## LOAN INFORMATION

<b>Purchase Price</b>	\$320,000.00	<b>Down Payment</b>	\$64,000.00
<b>Loan Amount</b>	\$256,000.00	<b>Interest Rate and Loan Period</b>	7%, 30 Years

## CASH REQUIREMENTS

<b>Title Insurance</b>	\$1,991.00	<b>Messenger Charge</b>	\$30.00
<b>PMI or MIP Reserve</b>	\$0	<b>Appraisal Fee</b>	\$0
<b>Credit Report</b>	\$65.00	<b>VA Funding Fee (if pre-paid)</b>	\$0
<b>Flood Certificate</b>	\$0	<b>Doc Prep Fee/Attorney</b>	\$200.00
<b>Buyer Paid Discount Points</b>	\$0.00	<b>Settlement Fee</b>	\$250.00
<b>Recording Fees</b>	\$50.00	<b>Buyer's Home Warranty Plan</b>	\$0.00
<b>Underwriting Fee</b>	\$200.00	<b>Tax Service Fee</b>	\$75.00
<b>Application Fee</b>	\$0.00	<b>Survey</b>	\$325.00
<b>Total Estimated Closing Costs: \$3,186.00</b>			

## ESTIMATED PRE-PAID EXPENSES

<b>Prorated Tax Amount</b>	\$750.00	<b>Homeowner Insurance (14 mos reserve)</b>	\$2,916.67
<b>Pre-Paid Interest</b>	\$490.96		
<b>Total Estimated Pre-Paid Expenses: \$4,157.63</b>			

**CASH REQUIRED**

<b>Total Closing Costs and Pre-Paid Expenses</b>	\$7,343.63	<b>Down Payment</b>	\$64,000.00
<b>Less Allowable Closing Costs Paid by Seller</b>	\$0.00		
			<b>Estimated Total Cash Required: \$71,343.63</b>

**ESTIMATED MONTHLY CASH REQUIRED**

<b>Monthly Payment (P &amp; I)</b>	\$1,703.17	<b>Monthly Property Taxes</b>	\$250.00
<b>Monthly Insurance</b>	\$208.33		
			<b>Total Estimated Monthly Payment: \$2,161.50</b>

2 months of PITI cash reserves are required after closing

\_\_\_\_\_  
**Buyer Signature**

\_\_\_\_\_  
**Date**