Closing Cost Worksheet

A realistic view of one-time costs due at closing.

Fill in your own numbers as you get real quotes. Round estimates are fine for early planning.

Upfront Cash Needed at or Before Closing

Target home price	$
Down payment (%)	$
Down payment amount ($)	$
Estimated closing costs (2–5% of loan)	$
Prepaid items (taxes, insurance, interest)	$
Earnest money deposit (credited at closing)	$
Less: earnest money already paid (–)	$
Estimated total cash needed	$

Closing Cost Categories (from your Loan Estimate)

Lender fees (origination, application, underwriting)	$
Discount points (if any)	$
Title search & title insurance	$
Recording & government fees	$
Prepaid property taxes	$
Prepaid homeowners insurance	$
Prepaid interest	$
Escrow account funding	$

Reality check: Closing costs typically run 2–5% of your loan amount, separate from your down payment. Your Loan Estimate will itemize these once you apply — compare it against your Closing Disclosure before signing.