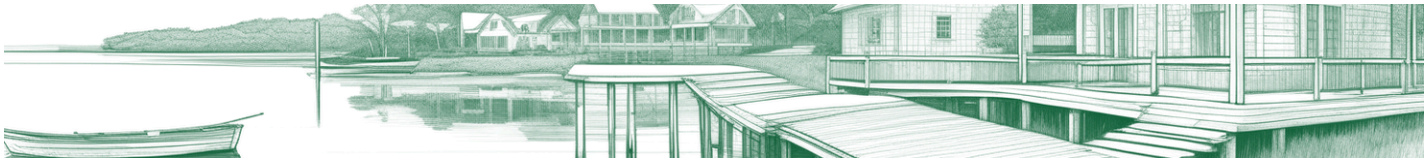
Financing Worksheet

The real-number version — fill it in with your lender's quotes, not a listing portal's guesses.



Prefer something digital? Scan to fill this out on your phone instead. We'll email you your finished copy — and keep your numbers on file, so when we talk, we start exactly where you left off.

Using the digital version shares your entries with Horizon Realty Group. No spam — that's the standing promise.

1 The quote — compare two lenders side by side

	OPTION A	OPTION B
Lender name & loan type (Conv / FHA / VA / USDA)		
Purchase price		
Down payment ($ and %)		
Loan amount		
Interest rate & term (locked or floating?)		
Principal & interest (P&I)		

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General information — not tax, legal, or lending advice.

2 The real monthly payment — the portal shows P&I; you'll pay all of this

	OPTION A	OPTION B
P&I (from above)		
County property tax (annual ÷ 12)		
Homeowner's insurance (coastal territory quote, not a guess)		
Flood insurance (if the parcel touches a flood zone)		
Mortgage insurance (PMI / FHA MIP / USDA fee)		
HOA or road-maintenance dues		
TRUE MONTHLY PAYMENT		

3 Cash to close

Down payment	
Closing costs (lender's itemized estimate)	
Prepaids & escrows (taxes, insurance, interest)	
Less: seller & lender credits (negotiated)	
TOTAL CASH NEEDED AT CLOSING	

4 Five questions worth asking any lender

1. What's my total monthly payment with taxes and insurance escrowed — for this county and property?
2. Does this property type qualify for this loan — well and septic, acreage, manufactured, USDA eligibility lines?
3. How long is the rate lock, what does extending it cost, and what happens if we close late?
4. Which of these fees are yours, and which are third-party pass-throughs? (Ask for the itemized estimate.)
5. What's your actual average time-to-close in this region — not the national ad?

> **Local reality check:** county tax rates differ meaningfully here, coastal insurance territories move premiums, and USDA eligibility follows map lines that can split a single road. These are checkable facts — we verify them before clients commit.

Questions while you work through this? **Call or text (252) 632-8681**, or reach Travis directly at **(252) 202-4945** — both lines take calls and texts.

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