

Beyond Your Down Payment

Know where your homebuying dollars go.

Build a cash plan for the purchase, the move
and life after closing.



Before Closing



Earnest money is
paid early and
credited at closing.



Option fee,
when applicable.



Inspections and any
specialist reviews.



Appraisal or survey,
depending on your
transaction.



At Closing



Lender and title
charges.



Prepaid insurance,
interest and escrow
deposits.



HOA charges and
agreed transaction
costs.



Ask for a property-
specific cash-to-close
estimate.



After the Move



Movers and
utility setup.



Immediate repairs
and essentials.



A maintenance and
emergency cushion.



Avoid counting
earnest money twice
in your budget.



Tange's Tip

Ask your lender and title company for estimates
early. Credits and who pays what depend on your
contract and loan.

Let's plan the full picture.

Schedule a Conversation →



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HELPING PEOPLE FIND THEIR PLACE IN THE WORLD.

SCAN TO SCHEDULE A CALL

