Texas buyer closing costs on $400,000

Closing Cost Estimate | Sep 12, 2026 | CCC-TEXAS

Cash before deposits / credits

$89,102

Purchase funds plus cash costs. Prior deposits, lender/seller credits, prepaid interest and prorations are not included.

Home price	**$400,000**	Payment method	**Conventional**
Down payment	**$80,000**	Base loan principal	**$320,000**
Fees financed into the loan	**$0**	Loan principal including financed fees	**$320,000**
Estimated cash costs	**$9,102**		

Cost worksheet

Fee / charge	Estimate	Actual quote
Transfer tax (buyer share)	**$0**	
Deed & mortgage recording fees	**$30**	
Owner's title insurance	**$2,262**	
Lender's title insurance	**$100**	
Lender fees (origination, underwriting, processing)	**$2,350**	
Appraisal	**$550**	
Credit report & flood cert	**$70**	
Home inspection	**$450**	
Homeowners insurance (first year)	**$1,800**	
Property-tax escrow (~3 months)	**$1,490**	

Payment status, payer and complete fee conditions are attached.

2 complete notes / records attached - see page 3

Estimate, not a Closing Disclosure. Confirm with your lender/closing agent.

Compare the quote. Keep the answer.

For CCC-TEXAS | Your follow-up notes, not provider approval

Assumptions and amounts to confirm

Estimate for discussion with your closing agent. Final contract terms, current quotes, credits, deposits and tax adjustments may change cash needed.

First-time-buyer reduction not selected.

Transfer-tax payer: not agreed. This is a transaction assumption, subject to the purchase contract.

Owner title insurance is assigned to the buyer in this estimate. Confirm the contract allocation; do not also count the same premium on both sides.

Inspection and first-year insurance are included as cash budget assumptions. If already paid, remove them from the closing payment with your agent.

Property-tax escrow is included only when a loan remains; tax prorations are a separate unquoted item.

Source record label: 2026-Q2. This is not a current lender or title quote.

Amounts are calculated to cents and displayed rounded; displayed rows can differ from the displayed total by rounding.

Deposits already paid

Seller + lender credits

Prepaid + proration adjustments

Confirmed cash required

Quote provider + date

Unresolved local charge

Fillable edits do not recalculate totals. Confirm the final amount with your closing professional.

Fill in a compatible PDF reader or by hand. Save, reopen, and check that every answer is visible.

2 complete notes / records attached - see page 3

Complete worksheet detail

CCC-TEXAS | Amounts, original conditions and scope

Basis of the summary amounts

Down payment: 20.0% of the home price; counted once.

Estimated cash costs: Excludes purchase funds and financed fees.

Cost worksheet: status, payer and full conditions

Transfer tax (buyer share): $0
Recorded source | Paid by: Buyer assumption | Timing: Cash at closing assumed; confirm if already paid
Texas has no real-estate transfer tax.

Deed & mortgage recording fees: $30
Recorded source | Paid by: Buyer assumption | Timing: Cash at closing assumed; confirm if already paid
Recorded by the county (per-page).

Owner's title insurance: $2,262
Recorded source | Paid by: Buyer assumption | Timing: Cash at closing assumed; confirm if already paid
State-set (promulgated) rate - identical at every title company.

Lender's title insurance: $100
Recorded source | Paid by: Buyer assumption | Timing: Cash at closing assumed; confirm if already paid
Coverage assumption: full loan principal including financed upfront fees (320000.00). Issued simultaneously with the owner's policy; confirm coverage and eligibility with the title company.

Lender fees (origination, underwriting, processing): $2,350
Estimate | Paid by: Buyer assumption | Timing: Cash at closing assumed; confirm if already paid
Varies by lender - shop your Loan Estimate.

Appraisal: $550
Estimate | Paid by: Buyer assumption | Timing: Cash at closing assumed; confirm if already paid

Credit report & flood cert: $70
Estimate | Paid by: Buyer assumption | Timing: Cash at closing assumed; confirm if already paid

Home inspection: $450
Estimate | Paid by: Buyer assumption | Timing: Cash at closing assumed; confirm if already paid

Homeowners insurance (first year): $1,800
Estimate | Paid by: Buyer assumption | Timing: Cash at closing assumed; confirm if already paid
Budget assumption: first-year premium paid at closing. Confirm the quote and whether already paid; lender escrow does not apply to a cash purchase.

Property-tax escrow (~3 months): $1,490
Estimate | Paid by: Buyer assumption | Timing: Cash at closing assumed; confirm if already paid
Estimated from Texas average effective property-tax rate (1.49%). Actual bills vary by county, city, school district and exemptions; verify with the county appraisal/assessor office.