

Down Payment Worksheet

Available Funds

Equity in present home	\$ _____
Savings, savings certificates	\$ _____
Investments	\$ _____
Insurance (cash value)	\$ _____
Other funds (such as a cash gift)	\$ _____
Total available funds	\$ _____
Minus amount you want to keep in savings	\$ _____
Adjusted Total Available Funds	\$ _____

Expected Expenses

Settlement costs (estimate 5 percent of loan)	\$ _____
Moving costs	\$ _____
Landscaping	\$ _____
Other expected expenses	\$ _____
Total Expected Expenses	\$ _____

Down Payment

Adjusted total available funds	\$ _____
Minus total expected expenses	\$ _____
Amount Available for Down Payment	\$ _____