Utah VA Buyer Cash-to-Close Worksheet

Estimate how much money you may need to purchase a home using your VA loan benefit

Helping Utah Families Achieve Homeownership with Confidence

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UTAH VA BUYER CASH-TO-CLOSE WORKSHEET

1. YOUR PURCHASE SCENARIO

Purchase Price: $______________
Down Payment: $______________
Estimated VA Funding Fee: $______________
- ◻ Financed into loan
- ◻ Paid in cash
- ◻ Funding fee exempt

Estimated Loan Amount: $______________

2. ESTIMATED BUYER COSTS

Estimated Expense Amount
Lender Costs $_______
Title & Settlement Fees $_______
Appraisal $_______
Credit/Verification Fees $_______
Prepaid Homeowners Ins $_______
Prepaid Property Taxes $_______
Initial Escrow Deposit $_______
HOA/Transfer Fees $_______
Home Inspection $_______
Other $_______
Estimated Total Costs: $ __________

3. CREDITS THAT MAY REDUCE CASH NEEDED

Potential Credit Amount
Seller-Paid Closing Costs $_______
Seller Concessions $_______
Lender Credit $_______
Builder Credit $_______
Other Credits $_______
Estimated Total Credits: $________

4. ESTIMATED CASH TO CLOSE

Down Payment $___________________________
+ Closing Costs & Prepaids $___________________
+ VA Funding Fee Paid in Cash $_________________
− Seller/Lender/Builder Credits$_______________
− Earnest Money Already Paid$________________

ESTIMATED CASH TO CLOSE $________________
Available Funds: $______________
Estimated Funds Remaining After Closing:
$______________

5. MY VA PURCHASE STRATEGY

◻ I have enough estimated funds available.
◻ I want to explore seller-paid closing costs.
◻ I want to discuss whether making a down payment makes sense.
◻ I want to verify my VA funding fee exemption status.
◻ I want to preserve more of my cash reserves.
◻ I would like a personalized VA cash-to-close analysis.

Magic Tip: A VA loan may allow an eligible borrower to purchase with no required down payment, but zero down does not necessarily mean zero cash needed at closing.

For educational and planning purposes only. Actual cash-to-close, loan terms, costs, credits, VA funding fee, and eligibility depend on the individual transaction, VA requirements, lender guidelines, underwriting, and final closing figures. This worksheet is not a commitment to lend or a loan approval.

Educational Guide • No Sales Pressure • Personalized Consultation Available

Work Sheet #4
VA Cash to Close

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Part of the Utah Homeownership Authority Educational Series