

# Axiom Estimators

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# Buyer Net Sheet

## Introducing the Axiom Estimator

### Revolutionizing the Home-Buying Experience

In the dynamic world of real estate, Axiom proudly presents the Axiom Estimator, a groundbreaking tool designed to transform the home-buying journey for both real estate agents and their clients. This innovative Buyer Net Sheet feature is not just an upgrade; it's a leap into a future where precision, personalization, and proactive decision-making stand at the forefront.

### The Buyer Netsheet is filled with value:

**Value 1. Seamless Integration with Driggs Title Agency Escrow Production:** The Axiom Estimator offers unparalleled accuracy in closing costs by integrating with Driggs Title Agency's own Escrow Production system. This feature ensures that estimates are not just approximations but are closely aligned with the actual costs, thereby enhancing the credibility and reliability of the information provided.

**Value 2. Real-Time Data from MLS:** By integrating with the MLS, the Axiom Estimator accesses real-time data on HOA dues, property taxes, and other property-specific costs. This level of detail enriches the buyer's understanding of ongoing expenses, aiding in a more comprehensive financial planning.

**Value #3. Neighborhood Insights:** The integration with School and Internet Options APIs provides valuable insights into the neighborhood, including school districts and internet connectivity. While not directly related to cost, these details significantly influence buyer decisions, adding depth to the overall value proposition of a property.

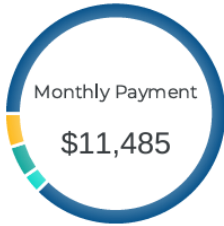
**Value #4. Improved Communication with Escrow and Sales Teams:** The integration with escrow software notifies the escrow officer and sales representative whenever an agent utilizes this tool. This creates an ecosystem of awareness and support, ensuring that every stakeholder is informed and ready to provide the best service to the buyer.

The Axiom Estimator is more than a tool; it's a testament to Axiom core values of heart, innovation, and a relentless pursuit of solutions. It empowers real estate agents to offer a more informed, transparent, and engaging experience to their buyers. For the buyer, it demystifies the financial complexities of home buying, allowing them to make decisions with confidence and clarity.

# » HOME ESTIMATE

## YOUR NAME

(480) 747-5411  
you@yourbrokerage.com



- P&I - \$10,065
- Taxes - \$320
- Insurance - \$540
- PMI - \$560



- Down - \$166,000
- Prepays - \$13,208
- Fixed - \$21,644

### BUYER'S CONVENTIONAL LOAN INFORMATION

House Price	\$1,660,000.00
10% Down Payment	\$166,000.00
Loan At 7.125%	\$1,494,000.00
APR	7.636%

### PREPAID COST

Days Of Interest	\$4,374.55
Months Of Insurance	\$7,553.00
Months Of Taxes	\$1,279.96

### MONTHLY PAYMENT INFO

Principal & Interest	\$10,065.35
Homeowners Ins.	\$539.50
Monthly Property Tax	\$319.99
PMI	\$560.25
<b>TOTAL PITI</b>	<b>\$11,485.00</b>

### CLOSING COST

Fixed Cost	\$21,643.50
Prepaid Cost	\$13,207.51
<b>TOTAL CLOSING COST</b>	<b>\$34,851.01</b>
Down Payment	\$166,000.00
<b>BRING TO CLOSING</b>	<b>\$200,851.00</b>

## BUYER'S CONVENTIONAL CLOSING COSTS

### TITLE FEES

Cpl	\$25.00
Endorsements	\$250.00
Escrow Fee	\$1,767.00
Recording	\$62.50
Title Policy	\$2,824.00

### LENDER FEES

Appraisal	\$450.00
Credit Report	\$60.00
Home Inspection	\$250.00
Origination Fee	\$14,940.00
Processing Fee	\$350.00
Termite Inspection	\$65.00
Underwriting	\$200.00

### OTHER FEES

Home Protection	\$400.00
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## TOTAL FIXED COSTS: \$21,643.50

Axiom Estimator Disclaimer This estimate is presented with the understanding that it serves as a guiding tool, intended solely for informational purposes, based on the proposed purchase price, financing type, and anticipated closing date outlined above. As we navigate this journey with 'all heart all the time,' we strive to provide you with an estimate crafted to aid in planning your costs, while embracing the essence of our dedication to 'Always looking for a road to yes.' It is essential to acknowledge that actual amounts may diverge from our estimates due to potential variations in repairs, assessments, liens, and the charges levied by lenders, escrow companies, title insurers, and other service partners. We diligently work to identify all potential costs, yet the unforeseeable nature of these transactions means some liens may not yet be apparent. At Driggs Title Agency, our commitment to 'Innovation inside and outside the box' informs our approach, ensuring that we remain adaptable and insightful, ready to refine our methods in light of new information. While neither Broker, Agent, nor Axiom can guarantee the absolute precision of this estimate, nor assume liability for its accuracy, timeliness, or completeness, we offer it as a foundation upon which you can build your understanding and decisions. Please be aware that the users of this estimate are responsible for their interpretations and the conclusions they draw, which should not be ascribed to Broker or Agent. It's important to note that Axiom Estimator does not engage in mortgage lending or loan origination. Interest rates mentioned herein are illustrative and all figures provided should be considered estimative. The total monthly payment detailed includes Principal, Interest, Taxes, and Insurance (PITI), yet we advise securing final numbers from your lending institution before closing. By acknowledging this document, you affirm your comprehension of its contents, agree to its terms, and align with the values we hold dear at Driggs Title Agency, reinforcing our mutual commitment to integrity, collaboration, and innovation.

\_\_\_\_\_  
Sign

\_\_\_\_\_  
Sign



**Your Name**



(480) 747-5411



"you@yourbrokerage.com "



Title fees and  
rates provided by

**DRIGGS**  
TITLE AGENCY

# Affordability Calculator

## MONTHLY AFFORDABILITY

How much home



can i afford?

PITI MONTHLY PAYMENT

**\$5,600.00**

A mortgage payment is made up of **4 components**



**P.I.T.I.**

Principal, Interest, Taxes, Insurance

### HOME PRICE RANGE


Down Payment	Purchase Price
5% Down	\$703,368.00
10% Down	\$751,903.88
15% Down	\$808,159.12
20% Down	\$869,854.80


30 year loan at  
7.125% interest  
7.648% APR

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# Holding Cost Calculator

**THE LONGER YOUR HOUSE IS ON THE MARKET, THE MORE IT COSTS YOU!**

Pricing your home to sell can save you money over the long run. property taxes, hazard insurance and mortgage interest are items you pay and never get back.

**Asking Price - \$1,545,000.00**

