

Condo cost and document review

Compare the unit, building obligations and documents. Use current quotes and statements. Identify applicable contract review deadlines with your agent or attorney. Enter each cost once; separate principal/interest from escrowed taxes and insurance.

Property / unit / review date _____

Monthly budget (US dollars)

Item	Unit A	Unit B
Mortgage principal + interest		
Property taxes		
Individual insurance		
Association dues		
Separately billed utilities / services		
Personal unit-maintenance allowance		
TOTAL per month		

Cash and cost changes

Closing / moving / immediate work (separate from monthly)

Assessment amount / due dates / seller-buyer allocation

Fictional comparison in the guide: \$4,800 versus \$5,120/month; difference \$320/month or \$3,840/year. A separate \$12,000 assessment over 24 months, with no interest/fees, adds \$500/month. These are examples, not quotes.

Document requests

- ☐ Declaration / bylaws / current rules
- ☐ Budget / financial statements
- ☐ Reserve study / capital plan
- ☐ Minutes / assessment notices
- ☐ Inspection / engineering follow-up
- ☐ Master insurance / individual quote

Missing item / responsible person / next date _____

Lender project review / remaining conditions _____

Guide and source context: <https://yenra.com/luxury/condominiums.html>

Primary starting points: [Fannie Mae condo guide](#) | [CFPB HOA costs](#)