

# Philadelphia Real Estate & Title Insurance Expert Frank Dowd Brings Free CashToClose Calculator to PA Home Buyers

PHILADELPHIA, PA, UNITED STATES, January 12, 2022 /EINPresswire.com/ -- Philadelphia-area real estate expert Frank Dowd has seen the changes in the business, especially over the past decade. He knows that home buyers today need better tools and information to make their decisions – especially when it comes to unexpected costs.

That's why Dowd and his company, Associates Land Transfer Company, LLC (ALT), have introduced the new, free [CashToClose](http://www.cashtoclosecalculator.com)™ calculator, available

at <http://www.cashtoclosecalculator.com>. It's free to use and no personal information is required. Creating an account is optional for those who want to save, edit and share their calculations.

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*Frank Dowd*

“We believe CashToClose gives Pennsylvania home buyers the most accurate closing cost estimate of any consumer tool currently on the market,” Dowd said. “Of course, it's just an estimate. The final numbers for any individual transaction will be determined by both the home buyer's mortgage lender and their title insurance company.”

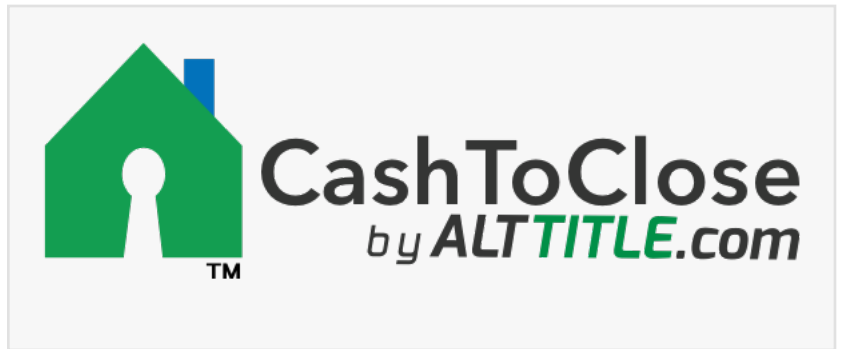
The CashToClose calculator gives home buyers full knowledge of the costs they can expect, and they can use it

while touring a home or visiting a site, safely from their own smartphone. CashToClose is designed to help home buyers save money and eliminate costs with real-time calculator tools built in.



Philadelphia Real Estate & Title Insurance Expert Frank Dowd Brings Free CashToClose Calculator to Pennsylvania Home Buyers.

"The tools in CashToClose offer home buyers more than just your typical calculator," said Dowd. "We've worked hard to make sure that the closing cost estimate is clear and easy to follow. The "Closing Cost Worksheet" is comparable to the ALTA Settlement Statement that you'll see at your final closing, using similar descriptions and terminology."



Created by Dowd and his team at ALT in collaboration with Edgewood Software, the CashToClose calculator is designed to empower consumers entering the home buying process. Before making an offer on a house, buyers can get a clear, comprehensive list of all their closing costs along with a breakdown of their all-in monthly payments. The technology is user-friendly and modeled after similar software products that, until now, were only available to title insurance professionals.

In development by the team at ALT and Edgewood Software over the past four years, the CashToClose calculator made its debut online in 2019 as a consumer-friendly closing cost calculator. Further refinement and enhancements now make CashToClose an indispensable tool for the buyer or borrower, as well as a tool that will make life easier for lenders and other real estate professionals.

"Before we created the CashToClose calculator, there were other software products that were only available to title insurance professionals and looking back, we can understand why," said Dowd. "Developing CashToClose was no small project. Now, behind the scenes, CashToClose does all the heavy lifting, accessing public tax records and leveraging online technologies for the most complete and accurate estimate available."

The average home buyer doesn't know what to expect when buying a home, especially the different costs they incur throughout the process. The new CashToClose calculator gives home buyers a clear, comprehensive list of all closing costs, along with a breakdown of all-in monthly payments.

CashToClose provides home buyers with the most accurate DIY estimate, with the knowledge of how much cash they'll need to plan for settlement as well as the total monthly mortgage payment – considering seller and lender credits, escrows for both property and school taxes, along with pro-rations for items pre-paid by the seller, such as real estate taxes, association fees, and certain municipal utilities. All estimated costs are pro-rated based on their settlement date.

"Our CashToClose calculator is built with Google address verification for any residential property in Pennsylvania, and automatically designates the property's county, municipality and school

district yet allows the buyer to adjust it for those fringe cases,” Dowd said. “Borrowers can even enter specific loan details and enter an interest rate up to four decimal places. It’s a robust tool that we feel puts much more power- and information- directly into the hands of the home buyer.”

Users can create as many estimates as you need, even for multiple properties, and save them all in your personal dashboard on the CashToClose site. Users can revise their estimates if details change, easily duplicate an estimate to compare different scenarios, and keep everyone in the loop by sharing estimates in your dashboard.

Home buyers can take a close look at the numbers, eliminate unnecessary fees and explore any and all credits that might be available to help reduce their closing costs using the CashToClose calculator. The calculator also points out fees they’re likely to encounter during the home buying process that can be avoided by shopping around or simply asking questions. It also encourages them to look for similar savings when shopping for services provided by real estate brokers, mortgage lenders and title companies.

Additional information about the new CashToClose calculator is available online, at <http://www.cashtoclosecalculator.com>.

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