

CLOSING COST ESTIMATOR

COST ESTIMATOR <small>Prices Subject to Change Without Notice</small>	CONVENTIONAL		V.A.		FHA		OWNER FINANCE		CASH	
	BUYER	SELLER <small>Per Listing</small>	BUYER	SELLER <small>Per Listing</small>	BUYER	SELLER <small>Per Listing</small>	BUYER	SELLER <small>Per Listing</small>	BUYER	SELLER <small>Per Listing</small>
REAL ESTATE COMMISSION										
LOAN ORIGINATION	1% of loan		1% of loan		1% of loan					
LOAN DISCOUNT	Varies - either party can pay		Varies - either party can pay		Varies - either party can pay					
APPRAISAL FEE	350.00		350.00		425.00					
CREDIT REPORT	65.00		65.00		65.00					
LENDER INSPECTION	100.00				100.00					
AMORTIZATION SCHEDULE	15.00				15.00					
FLOOD CERTIFICATE	20.00		20.00		20.00					
TAX SERVICE FEE	113.00				110.00					
DOCUMENT PREPARATION FEE	225.00				165.00	75.00				
PROCESSING FEE	200.00				200.00					
UNDERWRITING FEE	250.00				250.00					
COURIER FEES	90.00				90.00					
CLOSING/DISBURSEMENT FEES	150.00				150.00					
PREPAID INTEREST	*		*		*					
MIP / FUNDING FEE / PMI	Varies		Varies		1.5% of loan					
HAZARD INSURANCE	*		*		*		*		*	
FLOOD INSURANCE	*		*		*		*		*	
HAZARD INSURANCE RESERVES	*		*		*		*		*	
MORTGAGE INSURANCE RESERVES	*		*		*		*		*	
PROPERTY TAX RESERVES	*		*		*		*		*	
ATTORNEY FEES	200.00	85.00		285.00	175.00		200.00	85.00		85.00
MORTGAGE TITLE POLICY / ENDORSEMENTS*	200.00		200.00		200.00		100.00			
OWNERS TITLE POLICY	Based on sales price		Based on sales price		Based on sales price		Based on sales price		Based on sales price	
ESCHOW FEE (MINIMUM \$550.00)	1/2	1/2		All	1/2	1/2	1/2	1/2	1/2	1/2
RECORDING FEES	115.00	32.00	115.00	32.00	115.00	32.00	86.00	32.00	36.00	32.00
TAX CERTIFICATE		55.00		55.00		55.00		55.00		55.00
SURVEY	275.00		225.00 max	50.00	275.00					
TERMITE INSPECTION	80.00			80.00	80.00					

* Other endorsements may be required - premium varies

Copies and overnight delivery fees may be required - costs vary

BUYER'S ESTIMATED CLOSING COSTS

DOWN PAYMENT	
CLOSING COSTS	
PREPAID ITEMS	
TAX PRORATION	
INSPECTIONS	
LESS EARNEST MONEY	
CASHIER'S CHECK AMOUNT	

SELLER'S NET

SALES PRICE	
MORTGAGE PAYOFF	
TAX PRORATION	
LESS CLOSING COSTS	
NET TO SELLER AT CLOSING	

NOTES

TEXAS TITLE INSURANCE PREMIUM RATES

Prescribed by the Texas Department of Insurance
Effective February 1, 2007

Up To	Premium	Up To	Premium	Up To	Premium	Up To	Premium	Up To	Premium
\$10,000	\$229	\$2,500	\$383	\$5,000	\$536	\$7,500	\$690	\$10,000	\$694
10,500	233	33,000	386	55,500	539	78,000	694	10,500	698
11,000	235	33,500	390	56,000	544	78,500	698	11,500	702
11,500	239	34,000	393	56,500	547	79,000	702	12,000	707
12,000	243	34,500	397	57,000	550	79,500	707	12,500	711
12,500	246	35,000	400	57,500	554	80,000	711	13,000	715
13,000	250	35,500	404	58,000	558	80,500	715	13,500	719
13,500	254	36,000	407	58,500	560	81,000	719	14,000	721
14,000	257	36,500	410	59,000	564	81,500	721	14,500	725
14,500	260	37,000	413	59,500	567	82,000	725	15,000	729
15,000	262	37,500	417	60,000	571	82,500	729	15,500	731
15,500	266	38,000	421	60,500	575	83,000	731	16,000	734
16,000	270	38,500	425	61,000	578	83,500	734	16,500	739
16,500	274	39,000	427	61,500	581	84,000	734	17,000	742
17,000	277	39,500	431	62,000	585	84,500	742	17,500	745
17,500	281	40,000	434	62,500	589	85,000	745	18,000	748
18,000	285	40,500	438	63,000	591	85,500	748	18,500	752
18,500	287	41,000	440	63,500	594	86,000	752	19,000	756
19,000	290	41,500	445	64,000	598	86,500	756	19,500	759
19,500	293	42,000	448	64,500	602	87,000	759	20,000	762
20,000	298	42,500	452	65,000	605	87,500	762	20,500	766
21,000	301	43,000	454	65,500	608	88,000	766	21,000	770
21,500	305	43,500	458	66,000	612	88,500	770	21,500	772
22,000	308	44,000	461	66,500	617	89,000	775	22,000	775
22,500	312	44,500	465	67,000	620	89,500	779	22,500	779
23,000	315	45,000	468	67,500	621	90,000	783	23,000	783
23,500	318	45,500	472	68,000	625	90,500	787	23,500	787
24,000	321	46,000	475	68,500	629	91,000	791	24,000	791
24,500	325	46,500	479	69,000	632	91,500	795	24,500	795
25,000	328	47,000	481	69,500	635	92,000	799	25,000	799
25,500	332	47,500	485	70,000	640	92,500	803	25,500	803
26,000	335	48,000	489	70,500	644	93,000	807	26,000	807
26,500	339	48,500	493	71,000	647	93,500	811	26,500	811
27,000	342	49,000	496	71,500	649	94,000	815	27,000	815
27,500	345	49,500	499	72,000	652	94,500	819	27,500	819
28,000	348	50,000	503	72,500	656	95,000	823	28,000	823
28,500	352	50,500	506	73,000	659	95,500	827	28,500	827
29,000	355	51,000	508	73,500	663	96,000	831	29,000	831
29,500	359	51,500	512	74,000	667	96,500	835	29,500	835
30,000	362	52,000	516	74,500	671	97,000	839	30,000	839
30,500	366	52,500	520	75,000	674	97,500	843	30,500	843
31,000	369	53,000	523	75,500	676	98,000	847	31,000	847
31,500	373	53,500	527	76,000	680	98,500	851	31,500	851
32,000	376	54,000	530	76,500	683	99,000	855	32,000	855
	379	54,500	533	77,000	687	99,500	859		859
						100,000	863		863

Premiums shall be calculated as follows for policies in excess of \$100,000:
 1. For Policies of \$100,001 - \$1,000,000
 Basic Premium
 (1) Subtract \$100,000 from policy amount.
 (2) Multiply result in 1 (1) by \$.00534 and round to nearest whole dollar.
 (3) Add \$843 to result in 1 (2).
 2. For Policies of \$1,000,001 - \$5,000,000
 Basic Premium
 (1) Subtract \$1,000,000 from policy amount.
 (2) Multiply result in 2 (1) by \$.00439 and round to nearest whole dollar.
 (3) Add \$5,649 to result in 2 (2).
 3. For Policies of \$5,000,001 - \$15,000,000
 Basic Premium
 (1) Subtract \$5,000,000 from policy amount.
 (2) Multiply result in 3 (1) by \$.00362 and round to nearest whole dollar.
 (3) Add \$23,209 to result in 3 (2).
 4. For Policies of \$15,000,001 - \$25,000,000
 Basic Premium
 (1) Subtract \$15,000,000 from policy amount.
 (2) Multiply result in 4 (1) by \$.00257 and round to nearest whole dollar.
 (3) Add \$59,409 to result in 4 (2).
 5. For Policies in Excess of \$25,000,000
 Basic Premium
 (1) Subtract \$25,000,000 from policy amount.
 (2) Multiply result in 5 (1) by \$.00154 and round to nearest whole dollar.
 (3) Add \$85,109 to result in 5 (2).