



**Austin Title**

Where Austin Closes

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# Buyers Estimated Charges



	Conventional	VA	FHA	Assumption	Cash	
<b>Administrative Fee</b>	600	0	600	0	0	<b>Prepaid Items</b>
<b>Appraisal Fee</b>	425	425	425	0	0	Interim Interest @ ____/Day \$ ____
<b>Assumption Fee-Qualifying</b>	0	0	0	<1%Loan Balance	0	Tax Deposit (2-4 Mo.) \$ ____
<b>Attorney's Fee</b>	275	*	275	100	0	Hazard Ins. (1 Yr) \$ ____
<b>Credit Report</b>	65	65	65	0	0	Hazard Ins. (2-4 Mo.) \$ ____
<b>Discount Points</b>	Negotiable	Negotiable	Negotiable	0	0	Flood Ins. (1 Yr) \$ ____
<b>Escrow Balance</b>	0	0	0	Actual	0	PMI (1 Mo.) \$ ____
<b>Escrow Fee</b>	275	*	275	275	275	Other ____
<b>Flood Certificate</b>	30	0	30	0	0	Estimated Total ____
<b>Homeowners Assoc. Dues</b>	Actual Prorated	Actual Prorated	Actual Prorated	Actual Prorated	Actual Prorated	<b>Estimated Total Due at Closing</b>
<b>Homeowners Assoc. Fees</b>	250	250	250	250	250	Sales Price \$ ____
<b>Insurance</b>	14 Months Prepaid	14 Months Prepaid	14 Months Prepaid	Actual	Actual	Closing Costs \$ ____
<b>Lender Inspection Fee</b>	150	0	150	0	0	Prepays \$ ____
<b>Lender Required Tax Reserve</b>	3-4 Mo. of Ann. Taxes	3-4 Mo. of Ann. Taxes	3-4 Mo. of Ann. Taxes	0	0	Loan Amount \$ ____
<b>Lender Messenger Fee</b>	50	*	50	0	0	Earnest Money \$ ____
<b>Messenger Fee</b>	*25	0	*25	*25	*15	Credits \$ ____
<b>Mobile Home Processing Fee</b>	75	0	75	75	75	Estimated Total ____
<b>MTP w/Simultaneous Issue of OTP</b>	100	100	100	0	0	<b>Summary</b>
<b>MTP Endorsements</b>	125-150+5% Basic Prem.	125-150+5% Basic Prem.	125-150+5% Basic Prem.	0	0	Principal & Interest \$ ____
<b>OTP Survey Amendments</b>	5% of Owners Title Policy	5% of Owners Title Policy	5% of Owners Title Policy	5% of Owners Title Policy	5% of Owners Title Policy	Taxes \$ ____
<b>Origination Fee</b>	1%	1%	1%	0	0	Hazard Ins. \$ ____
<b>Processing Fee</b>	400	0	400	0	0	Flood Ins. \$ ____
<b>Recording Fee</b>	120-150	120-150	120-150	120	40	PMI \$ ____
<b>State of Texas Guaranty Fee</b>	2	2	2	0	0	Estimated Total ____
<b>Survey</b>	450	450	450	0	Per Contract	
<b>Tax Proration</b>	Closing Date - End of Year	Closing Date - End of Year	Closing Date - End of Year	Closing Date - End of Year	Closing Date - End of Year	
<b>Tax Service Fee</b>	95	0	0	0	0	
<b>Termite Inspection Fee</b>	90	0	90	Per Contract	Per Contract	
<b>Underwriting Fee</b>	250	0	250	0	0	
<b>VA Funding Fee</b>	0	Actual	0	0	0	
<b>Wire Funding Fee</b>	125	0	125	0	0	



## Sellers Estimated Charges



	Conventional	VA	FHA	Assumption	Cash
Administrative Fee	0	600	0	0	0
Attorney's Fee	100	275	100	100	100
Attorney's Fee (Release)	75	75	75	0	75
Commission	Per Listing Agrmt.	Per Listing Agrmt.	Per Listing Agrmt.	Per Listing Agrmt.	Per Listing Agrmt.
Discount Points	Negotiable	Negotiable	Negotiable	0	0
Escrow Fee	275	275	275	275	275
Flood Certificate	0	30	0	0	0
Homeowners Warranty Fees	450	450	450	450	450
Homeowners Assoc. Fees	250	250	250	250	250
Lender Inspection Fee	0	100	0	0	0
Lender Messenger Fee	0	50	0	0	0
Messenger Fee	*25	*25	*25	*25	*15
Mobile Home Processing Fee	75	150	75	75	75
Owners Title Policy (OTP)	Promulgated by the Texas Department of Insurance				
Payoff	Principal + Interest from 1st Thru Close Date			0	Principal + Interest
Processing Fee	0	400	0	0	0
Recording Fee	40-60	40-60	40-60	40-60	40-60
State of Texas Guaranty Fee	2	2	2	2	2
Tax Certificate	45	45	45	45	45
Tax Proration	January 1st thru Close	January 1st thru Close	January 1st thru Close	January 1st thru Close	January 1st thru Close
Tax Service Fee	0	95	95	0	0
Termite Inspection Fee	0	90	0	0	0
Underwriting Fee	0	250	0	0	0
Wire Funding Fee	0	125	0	0	0

Payoff

Principal \$ \_\_\_\_\_

Interest \$ \_\_\_\_\_

Escrow Shortage \$ \_\_\_\_\_

Penalty \$ \_\_\_\_\_

Late Fees \$ \_\_\_\_\_

Release Fee \$ \_\_\_\_\_

Estimated Charges \_\_\_\_\_

Summary

Sale Price \$ \_\_\_\_\_

Payoff \$ \_\_\_\_\_

Closing Costs \$ \_\_\_\_\_

Approximate Total Due Seller \_\_\_\_\_

\*A veteran may not pay attorney fees and messenger fees if he or she is paying a 1% origination fee.

\* Amount based on actual charges.

These are estimates and subject to change. Please contact the lender for actual charges.