



FIRST TITLE COMPANY CORPUS CHRISTI, TX

SELLER'S ESTIMATED CLOSING COSTS

A. PROCESSING FEES		ASM	CONV	FHA	VA	CASH	OF	FEES
1.	Attorney Fee for Preparation of Deed/Deed of Trust to Secure Assumption	\$110	\$110	\$110	\$110	\$110	\$110	
2.	Release & Recording Fees	\$50	\$50	\$50	\$50	\$50	\$50	\$15 1st pg, \$4 each add'l
3.	Tax Certificates	\$37.46	\$37.46	\$37.46	\$37.46	\$37.46	\$37.46	
4.	Phone/Fax/Post/Copy/Courier/Overnight	\$25	\$25	\$25	\$25	\$25	\$25	
5.	Escrow Fee	\$400	\$400	\$400	\$400	\$400	\$400	
6.	Owner's Title Policy	Refer to Title Insurance Schedule						
7.	Interest on Seller's Note for Month of Closing (estimate: 1 month)	0	Seller's loan balance x Seller's Int. Rate ÷ 12					
8.	Loan Discount and/or Buy-down Fees	0	Buyer's Loan x ___% discount			0	0	
9.	Repairs and/or Termite Treatment	As Required by Negotiations						
10.	Brokerage Fee _____ %	Sales Price x Agreed Upon Commission						
11.	Prepayment on Seller's Loan	0	Refer to Seller's Mortgage Info. Letter					
12.	Taxes Jan. 1 thru month of closing	0	Annual taxes ÷ 12 x # months from Jan 1 - closing					
13.	Other** _____ + _____ + _____	**Below + Option Fee refund (if any) + Misc. Fees)						
14.	Estimated Total Processing Fees							
B. ESCROW ACCOUNT ANALYSIS/ ASSUMPTION PRORATIONS		C. SUMMARY OF FEES						
15.	Escrow Balance _____ + _____ <small>Balance from MIL + Add'l Deposits</small>	23. Sales Price						
16.	Less Taxes, Ins. & HOA Fees to be paid before closing	24. Less Seller's Loan Balance						
17.	Plus Residual Home Owner's Insurance	25. Less Processing Fees (line 14)						
18.	Plus Residual HOA Fees (from Buyer)	26. Less Note Carried by Seller (Seller/Owner Financing Only)						
19.	Less Taxes from Jan. 1 thru day of closing (Assumption only)	27. Plus ASM Prorations (line 22) (Assumption Only)						
20.	Less interest on Seller's Note (Assumption only)	28. Other Plus/Less						
21.	Other							
22.	Estimated Total	29 Estimated Total						

Note: The fees used above and on the reverse side are for estimating purposes only.

OTHER:

Tax Info Service	\$ 110	VA Inspection		**FHA FEES:	
Underwriting Fee	\$250	Processing Fees		Tax Info. Services	\$110
Termite Certificate	\$ 80	Closing/Disbursement		**CONV FEES -	\$0
VA Inspection	\$ 100				
Processing Fees	\$200				
Closing/Disbursement	\$150				

FIRST TITLE COMPANY -4 OFFICES TO SERVE YOU

HOLLY OFFICE

5402 Holly Rd., Bldg. B, Suite 2202
(361) 991-2033

McARDLE OFFICE

5366 McArdle Rd., Suite 104
(361) 991-1231

ISLAND OFFICE

14661 SPID, Suite A
(361) 949-3075

PORT ARANSAS

200 Alister St., S., Suite B
(361) 749-4877



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SELLER'S ESTIMATED CLOSING COSTS

A. PROCESSING FEES		ASM	CONV	FHA	VA	CASH	OF	FEES
1.	Application Fee (Appraisal + Credit Report)	Lender	\$400	\$490	\$490	\$0	\$80	
2.	Mortgagee's Title Insurance + T-Endorse.	2nd?	\$200	\$200	\$200	\$0	\$200	
3.	Attorney's Fee (Note(s) & Deed of Trust)		\$225	\$225	\$175	\$0	\$175	
4.	Copies of Restrictions & Easements	Opt	\$30	\$30	\$0	\$30	\$30	
5.	Recording Fees	\$15 1st Pg, \$4 each added						
6.	E-Recording Fees	\$4 each document						
7.	Survey (estimate)	\$325	\$325	\$325	\$325	\$325	\$325	
8.	Escrow Fee	\$400	\$400	\$400	\$400	\$400	\$400	
9.	Phone/Fax/Post/Copies/Overnight/Courier	\$25	\$25	\$25	\$25	\$25	\$25	
10.	Loan Origination Fee or Assumption Fee	Lender	Loan Amt. x 1%			\$0	\$0	
11.	Loan Discount or Buydown Fees	\$0	Loan Amt. x ___% discount			\$0	\$0	
12.	Inspections: Structure & Equip. \$225, Termite \$80							
13.	Other** _____ + _____ + _____	**Below + Option Fee (if any) + Misc. Fees						
14.	Estimated Total							
B. ESCROW ACCOUNT ANALYSIS / ASSUMPTION PRORATIONS		C. PREPAID FEES						
15.	Escrow Balance _____ + _____ Balance from MIL + Add'l Deposits		23. Insurance (1 year)					
16.	Less Taxes, Insurance, & HOA to be paid before closing		24. PMI (1st Yr.) <u>or</u> FHA UFMP (1.5%) <u>or</u> VA Fund. Fee*					
17.	Less Taxes from Jan. 1 thru day of closing (Assumption only!)		25. HOA Fees: 1 Yr, New Construction <u>or</u> prorata refund to seller on resale					
18.	Plus Residual Insurance		26. Prepaid Interest (1 mo) (Loan Amt x Buyers Int Rate ÷ 12)					
19.	Plus Residual HOA Fees		Escrow Account Deposits					
20.	Less Interest on Seller's Note (Assump. Only)		27. Taxes (3 mos) (Annual Tax ÷ 12 x 3)					
21.	Miscellaneous Plus/Less		28. Insurance (3 mo) (Annual Ins ÷ 12 x 3)					
			29. PMI/MIP (2 mo) (Renewal Premium ÷ 12 x 2)					
			30. HOA Fees (2 mos) (HOA ÷ 12 x 2)					
22.	Estimated Total		31. Estimated Total (Prepays & Escrow Deposit)					
D. MONTHLY INVESTMENT		E. BUYER ESTIMATED CLOSING COSTS						
32.	Loan Amount		39. Sales Price					
33.	Principal & Interest (Loan Amt ÷ 1000 x factor)		40. Plus Processing Fees (line 13)					
34.	Taxes (Annual Tax ÷ 12)		41. Plus Prepays / Prorations (line 22/31)					
35.	Insurance (Annual Ins. ÷ 12)		42. Less Note (Amt. Financed)					
36.	HOA Fees (Annual HOA Fee ÷ 12)		43. SUBTOTAL: (line 39 + 40 + 41 - 42)					
37.	PMI (Renewal Premium ÷ 12) <u>or</u> MIP (0.5% ÷ 12)		44. Less Earnest Money					
			45. Less Option Fee Credit (If any)					
38.	Estimated Monthly Payment		46. CASH DUE AT CLOSING					
VA Funding Fee: 95.01% - 100% Loan-to-Value (LTV) = 2.15%, 90.01% - 95% LTV = 1.5%, 90% LTV or Less = 1.25%								
OTHER: Conv. Fees:		Underwriting Fee	\$250	FHA Fees:		Underwriting	\$250	VA Fees: Flood Cert. \$20
		Tax Info Service	\$110			Processing Fees	\$250	
		Processing Fees	\$250			Flood Cert./Inspect	\$125	
		Flood Cert./Inspect fee	\$125			Closing Disbursement	\$150	
		Closing/Disbursement	\$150					

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