



# 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	\$34.70	\$34.70	\$34.70	\$34.70	\$34.70	\$34.70		
4.	Phone/Fax/Post/Copy/Courier/Overnight	\$25	\$25	\$25	\$25	\$25	\$25		
5.	Escrow Fee	\$350	\$350	\$350	\$350	\$350	\$350		
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)							
<b>Estimated Total Processing Fees</b>									
B. ESCROW ACCOUNT ANALYSIS/ ASSUMPTION PRORATIONS		C. SUMMARY OF FEES							
15.	Escrow Balance _____ + _____ <small>Balance from MIL + Add'l Deposits</small>	<b>23. Sales Price</b>							
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.	<b>Estimated Total</b>						29	<b>Estimated Total</b>	

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

**OTHER:**

Tax Into Service \$ 110  
 Underwriting Fee \$250  
 Termite Certificate \$ 80  
 VA Inspection \$ 100  
 Processing Fees \$200  
 Closing/Disbursement \$150

**\*\*VA FEES:**

VA Inspection  
 Processing Fees  
 Closing/Disbursement

**\*\*FHA FEES:**

Tax Into. Services \$110  
 \*\*CONV FEES - \$0

### FIRST TITLE COMPANY - 4 OFFICES TO SERVE YOU

**HOLLY OFFICE**

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

**McARDLE OFFICE**

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

**ISLAND OFFICE**

14646 Compass St., Suite 5  
(361) 949-3075

**PORT ARANSAS**

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



# FIRST TITLE COMPANY CORPUS CHRISTI, TX

## BUYER'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	\$350	\$350	\$350	\$350	\$350	\$350	
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.	<b>Estimated Total</b>							
B. ESCROW ACCOUNT ANALYSIS / ASSUMPTION PRORATIONS		C. PREPAID FEES						
15.	Escrow Balance _____ + _____ <small>Balance from MIL + Add'l Deposits</small>		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		<b>Escrow Account Deposits</b>					
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.	<b>Estimated Total</b>		31.	<b>Estimated Total</b> (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.	<b>SUBTOTAL:</b> (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.	<b>Estimated Monthly Payment</b>		46.	<b>CASH DUE AT CLOSING</b>				

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
	fax Into 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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