

FHA LOAN	Buyer	Seller
REALTOR Commission + Tax		xxx
Origination Charge	xxx	
Discount Points	xxx	
Prepaid Interst (date of closing to 1st of next month)	xxx	
Prepaid Hazard Insurance - 1 year	xxx	
Hazard Insurance Reserves (3 months)	xxx	
Prorated Taxes	credit	charge
Prepaid Taxes (3 months / varies with lender)	xxx	
Prepaid MIP (can be financed)	xxx	
MIP Reserves (2 months)	xxx	
Prepaid Flood Insurance (14 months/ varies with lender)	xxx	
Credit Report	\$65	
Tax Service Fee		\$85
Appraisal Fee		\$525
Flood Certification	\$25	
Title Company Closing Fee		see notes
Title Binder/Commitment		\$100
Owner's Title Insurance Policy		see chart
Mortgagee Title Policy	\$225	
Special Assessment Search Fee / Prorata Charge		\$50
Seller's Recording Fees (Releases, POAs, etc.)		\$30*
Buyer's Recording Fees (Deed, mortgage, etc.)	\$60*	
FedEx Fees Seller (Payoff)		\$13*
FedEx Fees Buyer (Loan package)	\$17*	
Improvement Location Report or Survey		\$225
Termite Inspection / Dry Rot		\$90
Home Warranty		\$399
Home Inspection		\$350
Radon Inspection		\$130
Septic Inspection		\$250
Well Inspection		xxx
Final Water Bill		\$150
Repairs		xxx
Home Owner's Association Fees	xxx	
Home Owner's Association Processing / Transfer Fee		xxx

SELLER FINANCING	Buyer	Seller
REALTOR Commission + Tax		xxx
Title Company Closing Fee		see notes
Title Binder/Commitment		\$100
Owners Title Policy		see chart
Special Assessment Search Fee / Prorata Charge		\$50
Seller's Recording Fees (Releases, POAs, etc.)		\$30*
Buyer's Recording Fees (Deed, REC)	\$30*	
Improvement Location Report or Survey		\$225
Termite Inspection / Dry Rot		\$90
Home Warranty		\$399
Home Inspection		\$350
Radon Inspection		\$130
Septic Inspection		\$250
Well Inspection		xxx
Final Water Bill		\$150
Repairs		xxx
Attorney Fees	\$120	\$120
Escrow Company Setup Fee (Varies with Escrow Co.)	\$25	\$25
Prepaid Hazard Insurance - 1 year	xxx	
Prorated Taxes	Credit	Charge
Interest (Date of closing to payment)	Credit	Charge
Home Owner's Association Fees	xxx	
Home Owner's Association Processing / Transfer Fee		xxx
FedEx Fees Buyer (Loan package)	\$17*	
Improvement Location Report or Survey		\$225
Termite Inspection / Dry Rot		\$90
Home Warranty		\$399
Home Inspection		\$350
Radon Inspection		\$130
Septic Inspection		\$250
Well Inspection		xxx
Final Water Bill		\$150
Repairs		xxx
Home Owner's Association Fees	xxx	
Home Owner's Association Processing / Transfer Fee		xxx

CASH SALE	Buyer	Seller
REALTOR Commission + Tax		xxx
Title Company Closing Fee		see notes
Title Binder/Commitment		\$100
Owners Title Policy		see chart
Special Assessment Search Fee / Prorata Charge		\$50
Seller's Recording Fees (Releases, POAs, etc.)		\$30*
Buyer's Recording Fees (Deed, etc.)	\$30*	
FedEx Fees Seller (Payoff)		\$13*
Improvement Location Report or Survey		\$225
Termite Inspection / Dry Rot		\$90
Home Warranty		\$399
Home Inspection		\$350
Radon Inspection		\$130
Septic Inspection		\$250
Well Inspection		xxx
Final Water Bill		\$150
Repairs		xxx
Prepaid Hazard Insurance - 1 year	xxx	
Prorated Taxes	credit	charge
Home Owner's Association Fees	xxx	
Home Owner's Association Processing / Transfer Fee		xxx

CONVENTIONAL	Buyer	Seller
REALTOR Commission + Tax		xxx
Origination Charge	xxx	
Discount Points	xxx	
Prepaid Interest (date of closing to 1st of next month)	xxx	
Prepaid Hazard Insurance - 1 year	xxx	
Hazard Insurance Reserves (3 mos)	xxx	
Prorated Taxes	credit	charge
Prepaid Taxes (3 months / varies with lender)	xxx	
Prepaid PMI	xxx	
PMI Reserves (2 months)	xxx	
PrePaid Flood Insurance (14 months / varies with lender)	xxx	
Credit Report	\$60	
Tax Service Fee	\$85	
Appraisal Fee		\$525
Flood Certification	\$25	
Title Company Closing Fee		see notes
Title Binder/Commitment		\$100
Owner's Title Policy		see chart
Mortgagee Title Policy	\$225	
Seller's Recording Fees		\$30*
Buyer's Recording Fees	\$60*	
Special Assessment Search Fee / Prorata Charge		\$50
FedEx Fees Seller (Payoff)		\$13*
FedEx Fees Buyer (Loan package)	\$17*	
Improvement Location Report or Survey		\$225
Termite Inspection / Dry Rot		\$90
Home Warranty		\$399
Home Inspection		\$350
Radon Inspection		\$130
Septic Inspection		\$250
Well Inspection		xxx
Final Water Bill		\$150
Repairs		xxx
Home Owner's Association Fees	xxx	
Home Owner's Association Processing / Transfer Fee		xxx

VA LOAN	Buyer	Seller
REALTOR Commission + Tax		xxx
Origination Charge	xxx	
Discount Points	xxx	
Prepaid Interest (date of closing to 1st of next month)	xxx	
Prepaid Hazard Insurance - 1 year	xxx	
Hazard Insurance Reserves (3 months)	xxx	
Prorated Taxes	credit	charge
Prepaid Taxes (3 months / varies with lender)	xxx	
Prepaid Flood Insurance (14 months / varies with lender)	xxx	
VA Funding Fee (can be financed)	xxx	
Credit Report	\$60	
Appraisal Fee		\$525
Tax Service Fee		\$85
Flood Certification		\$25
Title Company Closing Fee		see notes
Title Binder/Commitment		\$100
Owner's Title Insurance Policy		see chart
Mortgagee Title Policy	\$225	
Seller's Recording Fees (Releases, POAs, etc.)		\$30*
Buyer's Recording Fees (Deed, mortgage, etc.)	\$60*	
Special Assessment Search Fee / Prorata Charge		\$50
FedEx Fees Seller (Payoff)		\$13*
FedEx Fees Buyer (Loan package)	\$17*	
Improvement Location Report or Survey		\$225
Termite Inspection / Dry Rot		\$90
Home Warranty		\$399
Home Inspection		\$350
Radon Inspection		\$130
Septic Inspection		\$250
Well Inspection		xxx
Final Water Bill		\$150
Repairs		xxx
Home Owner's Association Fees	xxx	
Home Owner's Association Processing / Transfer Fee		xxx
Home Owner's Association Processing / Transfer Fee		xxx

Notes (Estimates Only)

- * Add gross receipts tax
 - Closing/settlement Fee: Base \$595 + \$1 per thousand of the sales price + gross receipts tax
 - Misc. fees that may be charged by title company: e-Doc, e-Mail, Wire, tax transfer affidavit (CTE does not charge these fees)
 - PMI Reserves: Check with Lender | MIP Reserves: Check with Lender
 - Prepaid Interest: Interest Rate x Loan Amount ÷ 365 = daily Interest
 - Prepaid FHA MIP: Check with Lender
 - VA Funding Fee: Check with Lender

Items Needed by Title Company (Include legible purchase agreement & all addendums)

- | | |
|--|---|
| From Listing Agent <ul style="list-style-type: none"> Commission Structure Existing Owner's Title Policy Current Lender & Account Number Social Security Number - Seller Phone Number & Address - Seller Marital Status Trust Agreements (If Applicable) | From Selling Agent <ul style="list-style-type: none"> New Lender; Phone Number & Loan Officer Social Security Number - Buyer Marital Status Hazard Insurance Agent Phone Number & Address - Buyer |
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Amount	Owners Policy
100,000	707
101,000	711
102,000	715
103,000	720
104,000	724
105,000	728
106,000	732
107,000	736
108,000	741
109,000	745
110,000	749
111,000	753
112,000	757
113,000	762
114,000	766
115,000	770
116,000	774
117,000	778
118,000	783
119,000	787
120,000	791
121,000	795
122,000	799
123,000	804
124,000	808
125,000	812
126,000	816
127,000	820
128,000	825
129,000	829
130,000	833
131,000	837
132,000	841
133,000	846
134,000	850
135,000	854
136,000	858
137,000	862
138,000	867
139,000	871
140,000	875
141,000	879
142,000	883
143,000	888
144,000	892
145,000	896
146,000	900
147,000	904
148,000	909
149,000	913
150,000	917
151,000	921
152,000	925
153,000	930
154,000	934
155,000	938
156,000	942
157,000	946
158,000	951
159,000	955
160,000	959
161,000	963
162,000	967
163,000	972
164,000	976
165,000	980
166,000	984
167,000	988
168,000	993
169,000	997
170,000	1,001
171,000	1,005
172,000	1,009
173,000	1,014
174,000	1,018
175,000	1,022
176,000	1,026
177,000	1,030
178,000	1,035
179,000	1,039
180,000	1,043
181,000	1,047
182,000	1,051
183,000	1,056
184,000	1,060
185,000	1,064
186,000	1,068
187,000	1,072
188,000	1,077
189,000	1,081
190,000	1,085
191,000	1,089
192,000	1,093
193,000	1,098
194,000	1,102
195,000	1,106
196,000	1,110

Amount	Owners Policy
197,000	1,114
198,000	1,119
199,000	1,123
200,000	1,127
201,000	1,131
202,000	1,135
203,000	1,140
204,000	1,144
205,000	1,148
206,000	1,152
207,000	1,156
208,000	1,161
209,000	1,165
210,000	1,169
211,000	1,173
212,000	1,177
213,000	1,182
214,000	1,186
215,000	1,190
216,000	1,194
217,000	1,198
218,000	1,203
219,000	1,207
220,000	1,211
221,000	1,215
222,000	1,219
223,000	1,224
224,000	1,228
225,000	1,232
226,000	1,236
227,000	1,240
228,000	1,245
229,000	1,249
230,000	1,253
231,000	1,257
232,000	1,261
233,000	1,266
234,000	1,270
235,000	1,274
236,000	1,278
237,000	1,282
238,000	1,287
239,000	1,291
240,000	1,295
241,000	1,299
242,000	1,303
243,000	1,308
244,000	1,312
245,000	1,316
246,000	1,320
247,000	1,324
248,000	1,329
249,000	1,333
250,000	1,337
251,000	1,341
252,000	1,345
253,000	1,350
254,000	1,354
255,000	1,358
256,000	1,362
257,000	1,366
258,000	1,371
259,000	1,375
260,000	1,379
261,000	1,383
262,000	1,387
263,000	1,392
264,000	1,396
265,000	1,400
266,000	1,404
267,000	1,408
268,000	1,413
269,000	1,417
270,000	1,421
271,000	1,425
272,000	1,429
273,000	1,434
274,000	1,438
275,000	1,442
276,000	1,446
277,000	1,450
278,000	1,455
279,000	1,459
280,000	1,463
281,000	1,467
282,000	1,471
283,000	1,476
284,000	1,480
285,000	1,484
286,000	1,488

Amount	Owners Policy
287,000	1,492
288,000	1,497
289,000	1,501
290,000	1,505
291,000	1,509
292,000	1,513
293,000	1,518
294,000	1,522
295,000	1,526
296,000	1,530
297,000	1,534
298,000	1,539
299,000	1,543
300,000	1,547
301,000	1,551
302,000	1,555
303,000	1,560
304,000	1,564
305,000	1,568
306,000	1,572
307,000	1,576
308,000	1,581
309,000	1,585
310,000	1,589
311,000	1,593
312,000	1,597
313,000	1,602
314,000	1,606
315,000	1,610
316,000	1,614
317,000	1,618
318,000	1,623
319,000	1,627
320,000	1,631
321,000	1,635
322,000	1,639
323,000	1,644
324,000	1,648
325,000	1,652
326,000	1,656
327,000	1,660
328,000	1,665
329,000	1,669
330,000	1,673
331,000	1,677
332,000	1,681
333,000	1,686
334,000	1,690
335,000	1,694
336,000	1,698
337,000	1,702
338,000	1,707
339,000	1,711
340,000	1,715
341,000	1,719
342,000	1,723
343,000	1,728
344,000	1,732
345,000	1,736
346,000	1,740
347,000	1,744
348,000	1,749
349,000	1,753
350,000	1,757
351,000	1,761
352,000	1,765
353,000	1,770
354,000	1,774
355,000	1,778
356,000	1,782
357,000	1,786
358,000	1,791
359,000	1,795
360,000	1,799
361,000	1,803
362,000	1,807
363,000	1,812
364,000	1,816
365,000	1,820
366,000	1,824
367,000	1,828
368,000	1,833
369,000	1,837
370,000	1,841
371,000	1,845
372,000	1,849
373,000	1,854
374,000	1,858
375,000	1,862
376,000	1,866

Amount	Owners Policy
377,000	1,870
378,000	1,875
379,000	1,879
380,000	1,883
381,000	1,887
382,000	1,891
383,000	1,896
384,000	1,900
385,000	1,904
386,000	1,908
387,000	1,912
388,000	1,917
389,000	1,921
390,000	1,925
391,000	1,929
392,000	1,933
393,000	1,938
394,000	1,942
395,000	1,946
396,000	1,950
397,000	1,954
398,000	1,959
399,000	1,963
400,000	1,967
401,000	1,971
402,000	1,975
403,000	1,980
404,000	1,984
405,000	1,988
406,000	1,992
407,000	1,996
408,000	2,001
409,000	2,005
410,000	2,009
411,000	2,013
412,000	2,017
413,000	2,022
414,000	2,026
415,000	2,030
416,000	2,034
417,000	2,038
418,000	2,043
419,000	2,047
420,000	2,051
421,000	2,055
422,000	2,059
423,000	2,064
424,000	2,068
425,000	2,072
426,000	2,076
427,000	2,080
428,000	2,085
429,000	2,089
430,000	2,093
431,000	2,097
432,000	2,101
433,000	2,106
434,000	2,110
435,000	2,114
436,000	2,118
437,000	2,122
438,000	2,127
439,000	2,131
440,000	2,135
441,000	2,139
442,000	2,143
443,000	2,148
444,000	2,152
445,000	2,156
446,000	2,160
447,000	2,164
448,000	2,169
449,000	2,173
450,000	2,177
451,000	2,181
452,000	2,185
453,000	2,190
454,000	2,194
455,000	2,198
456,000	2,202
457,000	2,206
458,000	2,211
459,000	2,215
460,000	2,219
461,000	2,223

Amount	Owners Policy
462,000	2,227
463,000	2,232
464,000	2,236
465,000	2,240
466,000	2,244
467,000	2,248
468,000	2,253
469,000	2,257
470,000	2,261
471,000	2,265
472,000	2,269
473,000	2,274
474,000	2,278
475,000	2,282
476,000	2,286
477,000	2,290
478,000	2,295
479,000	2,299
480,000	2,303
481,000	2,307
482,000	2,311
483,000	2,316
484,000	2,320
485,000	2,324
486,000	2,328
487,000	2,332
488,000	2,337
489,000	2,341
490,000	2,345
491,000	2,349
492,000	2,353
493,000	2,358
494,000	2,362
495,000	2,366
496,000	2,370
497,000	2,374
498,000	2,379
499,000	2,383
500,000	2,387
501,000	2,390
502,000	2,394
503,000	2,397
504,000	2,400
505,000	2,403
506,000	2,407
507,000	2,410
508,000	2,413
509,000	2,417
510,000	2,420
511,000	2,423
512,000	2,426
513,000	2,430
514,000	2,433
515,000	2,436
516,000	2,440
517,000	2,443
518,000	2,446
519,000	2,450
520,000	2,453
521,000	2,456
522,000	2,459
523,000	2,463
524,000	2,466
525,000	2,469
526,000	2,473
527,000	2,476
528,000	2,479
529,000	2,482
530,000	2,486
531,000	2,489
532,000	2,492
533,000	2,496
534,000	2,499
535,000	2,502
536,000	2,505
537,000	2,509
538,000	2,512
539,000	2,515
540,000	2,519
541,000	2,522
542,000	2,525
543,000	2,528
544,000	2,532
545,000	2,535