

SOUTH LAND TITLE

6501 STEWART RD., SUITE 202 GALVESTON, TEXAS, 77551

(409) 744-0727 FAX (409) 744-3909 TOLL FREE (888) 682-5352

DOTTIE NEUMANN & MARLA GIBBONS, ESCROW OFFICERS

CLOSING COST WORKSHEET (ESTIMATE ONLY-BASED ON ALL PARTIES BEING PRESENT TO CLOSE)

PROPERTY ADDRESS: _____

FOR: _____ DATE: _____

COMPANY: _____ AGENT: _____

BUYER	ASSUM.	CONV.	FHA	VA	CASH
MORTGAGEE'S TITLE POLICY (Tax Amend. \$25)		\$125.00	\$125.00	\$125.00	
ARM Endorsement to Mortgagee Title Policy		\$20.00	\$20.00	\$20.00	
ENVIRONMENTAL PROTECTION LIEN (T-36)		\$50.00	\$50.00	\$50.00	
T-17 ENDORSEMENT	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
T-19 (RESIDENTIAL) (5% of Basic Premium)					
T-19 (NON-RES.) (10% of Basic Premium)					
BALLOON Endorsement to Mortgagee Title Policy		\$25.00	\$25.00	\$25.00	
SURVEY (Staked Survey)		\$325.00	\$325.00	\$325.00	
*ATTORNEY'S FEES (Note & Deed of Trust)	\$100.00	\$250.00	\$250.00		
RECORDING FEE (Deed & Deed of Trust Only)	\$60.00	\$60.00	\$60.00	\$60.00	\$20.00
*ESCROW FEE	\$130.00	\$130.00	\$130.00		\$130.00
*COPIES RESTRICTIONS/EXCEPTIONS					
APPLICATION FEE (Credit Report & Appraisal)		\$400.00	\$400.00	\$400.00	
*UNDERWRITING FEE		\$375.00			
*WAREHOUSE FEE (Check with Lender) (P or S)		\$175.00			
ORIGINATION FEE		1%	1%	1%	
*TAX SERVICE FEE		\$110.00			
MESSANGER FEE (Varies According to Use)	\$20.00	\$40.00			
FLOOD CERTIFICATE FEE		\$20.00	\$20.00	\$20.00	
*AMORTIZATION SCHEDULE		\$10.00	\$10.00		
TRANSFER FEE FOR ASSUMPTION (Check w/Lender)					
VA FUNDING FEE (P or S) (Check w/Lender)				\$200.00	
*FINAL INSPECTION FEE		\$75.00	\$75.00		
LOAN DISCOUNT (Check w/Lender)					
HOMEOWNERS ASSN. TRANSFER FEE (Varies w/Sub.)	\$160.00	\$160.00	\$25.00		
NOTARY FEE	\$10.00	\$10.00			\$10.00

*VETERANS MAY NOT BE ABLE TO PAY THESE FEES. CONFIRM WITH YOUR LENDER.

SELLER

OWNER'S TITLE POLICY	SEE RATE SCHEDULE				
RECORDING FEES (Per Release)		\$15.00	\$15.00	\$15.00	\$15.00
TAX CERTIFICATES	\$65.76	\$65.76	\$65.76	\$65.76	\$65.76
ESCROW FEE	\$130.00	\$130.00	\$130.00	\$260.00	\$130.00
ATTORNEY'S FEES – DEED	\$125.00	\$100.00	\$100.00	\$275.00	\$100.00
COPIES					
LOAN DISCOUNT (Check w/Lender)					
COMMISSION (%)					
UNDERWRITING			\$375.00	\$375.00	
TAX PRORATION MOS. 1/1 to Closing					
REPAIRS					
MESSANGER SERVICE (Varies According to Use)	\$20.00	\$15.00	\$55.00	\$55.00	\$15.00
WAREHOUSE FEE			\$175.00	\$175.00	
TAX SERVICE FEE			\$115.00	\$115.00	
HOMEOWNERS ASSN. TRANSFER FEE (Varies w/Sub.)			\$135.00	\$160.00	
ATTORNEY'S FEE – RELEASE	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
NOTARY FEE	\$10.00	\$10.00	\$20.00	\$20.00	\$10.00

TOTAL COST:

ESTIMATED MONTHLY PAYMENT

PRINCIPAL & INTEREST	\$ _____
MONTHLY TAXES	_____
MONTHLY INSURANCE	_____
MIP or PMI	_____
MONTHLY MAINT. FEE	_____
TOTAL:	\$ _____

PREPAID ITEMS/RESERVES

MAINTENANCE FEE (____ MOS.)	\$ _____
MIP or PMI	_____
HAZARD INS. PREMIUM (14 MOS.)	_____
FLOOD INS. PREMIUM (14 MOS.)	_____
ADVANCE TAXES (____ MOS.)	_____
INTERIM INT. (____ DAYS @ _____)	_____
TOTAL:	\$ _____

SELLERS NET

SALES PRICE	\$ _____
GROSS AMT. DUE SELLER	_____
LESS COSTS FOR CLOSING	_____
LESS TAX PRORATIONS	_____
LESS PAYOFF	_____
NET FUNDS TO SELLER	\$ _____

ESTIMATED BALANCE DUE AT CLOSING

SALES PRICE	\$ _____
CLOSING COSTS	_____
PREPAID ITEMS	_____
GROSS AMOUNT DUE	_____
LESS LOAN AMOUNT	_____
LESS EARNEST MONEY	_____
LESS PRORATION CREDIT	_____
AMOUNT DUE AT CLOSING	\$ _____

THE INFORMATION CONTAINED HEREIN IS FURNISHED FOR REFERENCE USE ONLY AND IS NOT INTENDED TO BE RELIED UPON EXCLUSIVELY.
THE FIGURES PROVIDED ARE BASED ON TYPICAL COSTS OF ORDINARY RESIDENTIAL TRANSACTIONS AND ARE ESTIMATES ONLY.
ALL INFORMATION AND FEES SET FORTH HEREIN ARE SUBJECT TO CHANGE WITHOUT NOTICE.

EFFECTIVE: 2/1/03