

Closing Office
 1914 Acton Hwy
 Granbury, TX 76048
 Fax: (817) 579-3125

PORTER TITLE COMPANY
PROFESSIONAL YET PERSONAL SINCE 1937
 MAIN: (817) 579-3100

Title Research Office
 1924 Acton Hwy
 Granbury, TX 76049
 Fax: (817) 572-5467

PURCHASERS ESTIMATED CHARGES

AGENT _____ PHONE _____
 AGENT _____ PHONE _____
SELLER'S NAME _____ **PURCHASER'S NAME** _____
 OFFICE PHONE _____ OFFICE PHONE _____
 HOME PHONE _____ HOME PHONE _____
 CELL PHONE _____ CELL PHONE _____
 EMAIL ADDRESS _____ EMAIL ADDRESS _____

PROPERTY ADDRESS _____ **PRICE** _____ **DATE** _____

Rates Subject to Change

Description	Refinance	Conventional	FHA/VA	Cash Out/HEL	Owner Finance	Cash	Who Receives Fee
Escrow Fee (2 nd Lien Add \$50)	225	225	225	225	225	225	Title Co.
Attorney Fee (Note or Deed of Trust \$200)							Attorney
Mortgagee's Title Policy	0	150 to 250	150 to 250	250 to 350	100	0	Title Co.
Filing Fee (1 st pg. -\$21, each additional pg. \$4)							County
Copies (minimum charge)	0	0	0	0	0	0	Title Co.
Survey							Surveyor
Credit Report							Lender
Photos & Amortization Schedule							Lender/ Title Co.
Loan Origination Fee (1%)							Lender
Discount Fee							Lender
VA Funding Fee or FHA, MIP or PMI							Lender
Appraisal Fee							Lender
Transfer Fee							Lender
Underwriting Fee & Misc.							Lender
Insurance (1 yr.)							Lender
Prepaid Items PMI Reserves (1 mo.)							Lender
Insurance-Reserves (1 - 2 mos.)							Lender
Tax Reserves (2 - 11 mos.)							Lender
Prepaid Interest							Lender
Termite Inspection							Inspection Co.
Miscellaneous (HOA, Initiation/Transfer Fee)							Title Co.
Septic Inspection							Inspection Co.
Mechanical Inspection							Inspection Co.
Tax / HOA Proration							
TX Recoupment Fee -	4.50	4.50	4.50	4.50	4.50	4.50	State
Courier Fees / Overnight	10	0	0	0	0	0	Title Co.
E-Recording (\$4.00 per doc)							County
Mobile Home Fees							
Down Payment							
Purchaser's Estimated Total							

These are estimated closing cost and may vary with the transaction.

ESTIMATED MONTHLY INVESTMENT

Lender _____ Lender's Phone _____ Interest Rate _____

Description	Refinance	Conventional	FHA/VA	Cash Out/HEL	Owner Finance
Estimated P&I					
Estimated Mo. Taxes					
Estimated Mo. Insurance					
MIP or PMI (mo.)					
Total Monthly Investment					

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Rates Subject to Change

SELLERS ESTIMATED CHARGES

Description	Refinance	Conventional	FHA/VA	Cash Out/HEL	Owner Finance	Cash	Who Receives Fee
Escrow Fee	225	225	225	225	225	225	Title Co.
Attorney Fee (WD \$150 / RL \$75)							Attorney
Tax Certificates	32.96	32.96	32.96	32.96	32.96	32.96	Title Co.
Filing Fee (1 st pg. -\$16, \$4 ea. pg.)							County
Copies (minimum charge)	0	0	0	0	0	0	Title Co.
Underwriting Fee & Misc.							Lender
TX Recoupment Fee -	4.50	4.50	4.50	4.50	4.50	4.50	State
Photos & Amortization Schedule							Lender/Title Co.
Owner's Title Policy (See Rate Chart)							Title Co.
Miscellaneous / Fax Charges / Wire	15	15	15	15	15	15	Title Co.
Courier Fee / Overnight	10	10	10	10	10	10	Title Co.
Survey							Surveyor
Payoff Penalty – Old Loan							Existing Mtg. Co.
Interest Due							Existing Mtg. Co.
Discount Points (%)							New Lender
Real Estate Fee (%)							Realtor
Tax / HOA Proration							
E-Recording (\$4.00 per doc)	4.00	4.00	4.00	4.00	4.00	4.00	
Repairs							
Termite Inspection							
Septic Inspection							Termite Co.
Sellers Estimated Total							
Sales Price							
Less – Principal balance – Old Loan							Existing Mtg. Co.
Equals Equity							
Less – Estimated Charges							
Net to Sellers							

These are estimated closing costs and may vary with transaction.

Schedule of Basic Premium Rates for Title Insurance

(By the State Board of Insurance of the State of Texas effective May 1, 2013)

Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium	Policies Up To And Including	Basic Premium
\$10,000	\$238	\$23,000	\$330	\$36,000	\$422	\$49,000	\$515	\$62,000	\$607	\$75,000	\$700	\$88,000	\$791
10,500	242	23,500	333	36,500	426	49,500	518	62,500	611	75,500	702	88,500	795
11,000	244	24,000	337	37,000	429	50,000	522	63,000	613	76,000	706	89,000	799
11,500	252	24,500	340	37,500	433	50,500	525	63,500	617	76,500	709	89,500	801
12,000	255	25,000	345	38,000	437	51,000	527	64,000	621	77,000	713	90,000	804
12,500	260	25,500	348	38,500	441	51,500	531	64,500	625	77,500	716	90,500	809
13,000	264	26,000	352	39,000	443	52,000	536	65,000	628	78,000	720	91,000	813
13,500	267	26,500	355	39,500	447	52,500	540	65,500	631	78,500	725	91,500	817
14,000	270	27,000	358	40,000	450	53,000	543	66,000	635	79,000	729	92,000	819
14,500	272	27,500	361	40,500	455	53,500	547	66,500	640	79,500	730	92,500	823
15,000	276	28,000	365	41,000	457	54,000	550	67,000	644	80,000	734	93,000	827
15,500	280	28,500	368	41,500	462	54,500	553	67,500	645	80,500	738	93,500	831
16,000	284	29,000	373	42,000	465	55,000	556	68,000	649	81,000	742	94,000	832
16,500	288	29,500	376	42,500	469	55,500	559	68,500	653	81,500	744	94,500	837
17,000	292	30,000	380	43,000	471	56,000	565	69,000	656	82,000	748	95,000	842
17,500	296	30,500	383	43,500	475	56,500	568	69,500	659	82,500	753	95,500	845
18,000	298	31,000	387	44,000	479	57,000	571	70,000	664	83,000	757	96,000	847
18,500	301	31,500	390	44,500	483	57,500	575	70,500	668	83,500	759	96,500	851
19,000	304	32,000	393	45,000	487	58,000	579	71,000	672	84,000	762	97,000	855
19,500	309	32,500	398	45,500	490	58,500	581	71,500	674	84,500	767	97,500	859
20,000	312	33,000	401	46,000	493	59,000	585	72,000	677	85,000	770	98,000	862
20,500	317	33,500	405	46,500	497	59,500	589	72,500	681	85,500	773	98,500	866
21,000	320	34,000	408	47,000	499	60,000	593	73,000	685	86,000	776	99,000	870
21,500	324	34,500	412	47,500	503	60,500	597	73,500	688	86,500	781	99,500	873
22,000	327	35,000	415	48,000	508	61,000	600	74,000	692	87,000	785	100,000	875
22,500	248	35,500	419	48,500	512	61,500	603	74,500	696	87,500	788		

Premium shall be calculated as follows for policies in excess of \$ 100,000:

- **Step 1** In column (1), find the range that includes the policy's face value.
- **Step 2** Subtract the value in column (2) from the policy's face value.
- **Step 3** Multiply the result in Step 2 by the value in column (3), and round to the nearest dollar.
- **Step 4** Add the value in column (4) to the result of the value from Step 3.

(1) Policy Range	(2) Subtract	(3) Multiply by	(4) Add
[\$100,001 - \$1,000,000]	100,000	0.00554	\$ 875
[\$1,000,001 - \$5,000,000]	1,000,000	0.00456	\$ 5,861
[\$5,000,001 - \$15,000,000]	5,000,000	0.00376	\$ 24,101
[\$15,000,001 - \$25,000,000]	15,000,000	0.00267	\$ 61,701
[Greater than \$25,000,000]	25,000,000	0.00160	\$ 88,401