

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

PORTER TITLE COMPANY
YOUR HOMETOWN CHOICE 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)	300	300	300	300	300	300	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 Guaranty Fee -	2.00	2.00	2.00	2.00	2.00	2.00	State
Courier Fees / Overnight	20	20	20	20	20	20	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					

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

PORTER TITLE COMPANY
YOUR HOMETOWN CHOICE SINCE 1937
MAIN: (817) 579-3100

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

Rates Subject to Change

SELLERS ESTIMATED CHARGES

Description	Refinance	Conventional	FHA/VA	Cash Out/HEL	Owner Finance	Cash	Who Receives Fee
Escrow Fee	300	300	300	300	300	300	Title Co.
Attorney Fee (WD \$150 / RL \$75)							Attorney
Tax Certificates	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 Guaranty Fee -	2.00	2.00	2.00	2.00	2.00	2.00	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	20	20	20	20	20	20	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 September 1, 2019)

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
\$25,000	\$328	\$36,000	\$401	\$47,000	\$475	\$58,000	\$551	\$69,000	\$624	\$80,000	\$698	\$91,000	\$773
25,500	331	36,500	405	47,500	478	58,500	553	69,500	627	80,500	702	91,500	777
26,000	335	37,000	408	48,000	483	59,000	556	70,000	631	81,000	706	92,000	779
26,500	338	37,500	412	48,500	487	59,500	560	70,500	635	81,500	708	92,500	783
27,000	340	38,000	416	49,000	490	60,000	564	71,000	639	82,000	711	93,000	786
27,500	343	38,500	419	49,500	493	60,500	568	71,500	641	82,500	716	93,500	790
28,000	347	39,000	421	50,000	496	61,000	571	72,000	644	83,000	720	94,000	791
28,500	350	39,500	425	50,500	499	61,500	573	72,500	648	83,500	722	94,500	796
29,000	355	40,000	428	51,000	501	62,000	577	73,000	651	84,000	725	95,000	801
29,500	358	40,500	433	51,500	505	62,500	581	73,500	654	84,500	729	95,500	804
30,000	361	41,000	435	52,000	510	63,000	583	74,000	658	85,000	732	96,000	805
30,500	364	41,500	439	52,500	514	63,500	587	74,500	662	85,500	735	96,500	809
31,000	368	42,000	442	53,000	516	64,000	591	75,000	666	86,000	738	97,000	813
31,500	371	42,500	446	53,500	520	64,500	594	75,500	668	86,500	743	97,500	817
32,000	374	43,000	448	54,000	523	65,000	597	76,000	671	87,000	774	98,000	820
32,500	378	43,500	452	54,500	526	65,500	600	76,500	674	87,500	749	98,500	824
33,000	381	44,000	456	55,000	529	66,000	604	77,000	678	88,000	752	99,000	827
33,500	385	44,500	459	55,500	532	66,500	609	77,500	681	88,500	756	99,500	830
34,000	388	45,000	463	56,000	537	67,000	612	78,000	685	89,000	760	100,000	832
34,500	392	45,500	466	56,500	540	67,500	613	78,500	689	89,500	762		
35,000	395	46,000	469	57,000	543	68,000	617	79,000	693	90,000	765		
35,500	398	46,500	473	57,500	547	68,500	621	79,500	694	90,500	769		

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.
- Example 1: ((Step1 – Step2) X Step 3) + Step 4 = Premium Amount
- Example 2: ((\$1,250,850 – \$1,000,000) X \$.00433) + \$5,575 = \$6,661.18

(1) Policy Range	(2) Subtract	(3) Multiply by	(4) Add
\$100,001 - \$1,000,000	\$100,000	\$.00527	\$832
\$1,000,001 - \$5,000,000	\$1,000,000	\$.00433	\$5,575
\$5,000,001 - \$15,000,000	\$5,000,000	\$.00357	\$22,895
\$15,000,001 - \$25,000,000	\$15,000,000	\$.00254	\$58,595
\$25,000,001 - \$50,000,000	\$25,000,000	\$.00152	\$83,995
\$50,000,001 - \$100,000,000	\$50,000,000	\$.00138	\$121,995
Greater than \$100,000,000	\$100,000,000	\$.00124	\$190,995