

Estimated Title Company Fees

Greater Austin Area



Escrow Fees (Applicable to branch offices only):

Sales	\$ 275.00 per side
Loan Transactions (refinances, home equity loans, reverse mortgages and construction loans)	\$ 275.00

State Guaranty Fee:

Per Policy	\$ 5.00
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Tax Certificates

	\$ 42.31+
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Courier/Delivery (Depends on number of lender packages, collateral packages and number of payoffs)

	\$ 50.00 (avg)
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Recording Fees (\$16.00 per page plus \$4.00 for each additional page with a 4" min. for the last page)

The title company fees listed above are based on estimates and are subject to Lender's Closing Instructions. Any changes, including but not limited to, the sales price, loan amount, requested endorsements, number of pages to be recorded, documents to be recorded and number of loan packages will result in a change to the figures provided.

Title Insurance Premiums: Calculated in accordance with the Texas Schedule of Basic Rates and applicable endorsement charges.

See www.austintitle.com/dmddocuments/TitlePremiumRatesLegal.pdf for Basic Rates.

Sale transactions: May qualify for simultaneous issue rate of \$100 under Rate Rule – R-5

Refinance transactions: May qualify for credit against premiums under Rate Rule R-8

Interim Construction to Permanent Financing Transactions: May qualify for credit against premium under Rate Rule R-18

See below for Endorsement Price List:

Endorsements to the Mortgage Title Policy

Form	Name of Endorsement	Charge
T-3	Amendment to Tax Exception "Not yet due and payable" (Taxes due and payable on Oct. 1st of each year) P-29.	\$5.00 – R-24.
T-3	Assignment of Lien Endorsement – P-9.b.(1) & P-9.b.(2)	Minimum Basic Premium Rate – R-11.a.
T-3	Completion of Improvements (Down date) – P.8.b.(2)	No Charge
T-3	Correction Endorsement.	No Charge
T-3	Date Down Endorsement – P-9.b.(4)	\$50.00
T-5	Leasehold Mortgagee Policy Endorsement – P-9.b (5)	No Charge
T-14	First Loss Endorsement – P.9.b.(11).	\$25.00 – R-11.i.
T-16	Aggregation Endorsement – P-9.b.(13).	\$25.00 – R-11.k.
T-17	Planned Unit Development Endorsement – P-9.b.(14)	\$25.00 – R-11.i.
T-19	Restrictions, Encroachments, Minerals Endorsement – P-50 - Mortgage	5% of Basic Rate, Min. of \$50.00 used with Residential Real Property. R-29.a. 10% of Basic Rate, Min. of \$50.00 used w/ Non-Residential Real Property R-29.b
T-19.2 or T-19.3		\$50.00 – R-29.1.
T-23	Access Endorsement – P-54	\$100 – R-30.
T-25	Contiguity Endorsement – P-56.	\$100 – R-32
T-30	Amendment of Tax Exception Endorsement (Tax Deletion in lieu of separate endorsement – P-20)	\$20.00 – R-19.
T-31	Manufactured Housing Endorsement – P-9.b.(7)	\$20.00 – R-11.e.
T-31.1	Supplemental Coverage Manufactured Housing Unit Endorsement – P-9.b.(7)	\$50.00 – R-11.e.
T-33	Adjustable Mortgage Loan Endorsement – P-9.b.(6)	\$20.00 No charge if MTP is 125% coverage – R-11.d.
T-35	Revolving Credit Endorsement – P-9.b.(8).	\$50.00 – R-11.f.
T-36	Environmental Protection Lien Endorsement – P-9.b.(9)	\$25.00 – R-11.g.
T-38	P-1.b.(3) Endorsement (Partial Release, Release of Additional Collateral, Modification Agreement, Reinstatement Agreement and/or Release of Personal Liability)	\$100 if issued within one year of issuance of original policy + \$10.00 for each 12 month period or a part thereof after 1st year. Maximum: 50% of Basic Rate for a Policy in the amount of endorsed policy – R-11.b.
T-39	Balloon Mortgage Endorsement – P-9.b.(10)	\$25.00 at time of issuance of Mortgagee Policy \$50.00 for issuance after the issuance of Mortgagee Policy – R-11.h.
T-41	Limited Pre-Foreclosure Down Date Endorsement – P-43.b.	\$50.00 – R-26.c.
T-42	Equity Loan Mortgage Endorsement – P-44.	10% of Basic Premium Rate – R-28.a.
T-42.1	Supplemental Coverage Equity Loan Endorsement – P-47.	15% of Basic Premium Rate – R-28.b.
T-43	Reverse Mortgage Endorsement – P-45.	No Fee

Endorsements to Interim Construction Binder

Form	Name of Endorsement	Charge
T-3	Date Down – P.9.b.(4)	\$50.00 – R-11.c.
T-3	Extension (6 months each) – P-16.	\$25.00/extension – max. of 6 – R-13.
T-30	Tax Amendment – P-20.	\$20.00 – R-19.

Endorsements to the Owner Title Policy

Form	Name of Endorsement	Charge
T-4	Leasehold Owner	No Charge
T-4R	Leasehold Owner – Residential	No Charge
T-19.1	Restrictions, Encroachments, Minerals –P-50 (Residential)	10% of Basic Rate or 5% of Basic Rate if survey exception amendment also purchased. Minimum of \$50.00 – R-29.c.
T-19.2 or T-19.3		\$50.00 – R-29.1.
	Survey Exception Amendment	5% of Basic Rate Minimum of \$20.00 – R-16.
T-24	Non-Imputation Endorsement – P-55.	5% of Basic Rate Minimum of \$25.00 –R-31.
T-25	Contiguity – P.57	\$100.00 – R-32.
T-26	Additional Insured Endorsement – P-57.	10% of Basic Rate Minimum of \$25.00 – R-33.
T-31.1	Supplemental Coverage Manufactured Housing Unit Endorsement – P-9.a.(3) or P-9.a.(4)	\$50.00 – R-15.
T-34	Increased Value – P-9.a.(2).	Basic Rate minus rate paid originally for Owner Policy and any other T-34 end. issued, but not less than the min. basic rate – R-3.c.