

Buyers & Sellers

ESTIMATED CHARGES



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SELLERS

	Conventional	VA	FHA	Assumption	Cash
Attorney's Fee	150	150	150	150	150
Attorney's Fee (Release)	75	75	75	0	75
Commission	Per Listing Agreement	Per Listing Agreement	Per Listing Agreement	Per Listing Agreement	Per Listing Agreement
Discount Points	Negotiable	Negotiable	Negotiable	0	0
E-Recording	4	4	4	4	4
Escrow Fee	400	400	400	400	400
Flood Certificate	0	30	0	0	0
GARC Fee	2	2	2	2	2
Homeowners Warranty Fees	500	500	500	500	500
Homeowners Assoc. Fees	350	350	350	350	350
Lender Inspection Fee	0	175	0	0	0
Mobile Home Processing Fee	75	150	75	75	75
Owners Title Policy (OTP)	Promulgated by TX Department of Insurance	Promulgated by TX Department of Insurance	Promulgated by TX Department of Insurance	Promulgated by TX Department of Insurance	Promulgated by TX Department of Insurance
Payoff	Principal Interest/1st Thru Close Date	Principal Interest/1st Thru Close Date	Principal Interest/1st Thru Close Date	0	Principal + Interest
Processing Fee	0	500	0	0	0
Recording Fee	40-60	40-60	40-60	40-60	40-60
Tax Certificate	50	50	50	50	50
Tax Proration	January 1st thru Close	January 1st thru Close	January 1st thru Close	January 1st thru Close	January 1st thru Close
Tax Service Fee	0	95	95	0	0
Termite Inspection Fee	0	100	0	0	0
Underwriting Fee	0	625	0	0	0

BUYERS

	Conventional	VA	FHA	Assumption	Cash
Appraisal Fee	500	500	500	0	0
Assumption Fee-Qualifying	0	0	0	<1% Loan Balance	0
Attorney's Fee	175	*	175	175	0
Credit Report	65	65	65	0	0
Discount Points	Negotiable	Negotiable	Negotiable	0	0
E-Recording	8	8	8	8	8
Escrow Balance	0	0	0	Actual	0
Escrow Fee	400	*	400	400	400
Flood Certificate	30	0	30	0	0
GARC Fee	2	2	2	2	2
Homeowners Assoc. Dues	Actual Prorated	Actual Prorated	Actual Prorated	Actual Prorated	Actual Prorated
Homeowners Assoc. Fees	250	250	250	250	250
Insurance	14 Months Prepaid	14 Months Prepaid	14 Months Prepaid	Actual	Actual
Lender Inspection Fee	175	0	175	0	0
Lender Required Tax Reserve	3-4 Mo. of Ann. Taxes	3-4 Mo. of Ann. Taxes	3-4 Mo. of Ann. Taxes	0	0
Mobile Home Processing Fee	75	0	75	75	75
MTP w/Simultaneous Issue of OTP	100	100	100	0	0
MTP Endorsements	125-150+5% Basic Prem.	125-150+5% Basic Prem.	125-150+5% Basic Prem.	0	0
OTP Survey Amendments	5% of OTP	5% of OTP	5% of OTP		
Origination Fee	1%	1%	1%	0	0
Processing Fee	500	0	500	0	0
Recording Fee	120-150	120-150	120-150	120	40
Survey	500	500	500	0	Per Contract
Tax Proration	Closing Date - End of Year				
Tax Service Fee	95	0	0	0	0
Underwriting Fee	625	0	625	0	0
VA Funding Fee	0	Actual	0	0	0

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