



## Closing Agent Settlement/Closing Loan Estimate Fee Schedule

For Lender Use Only – Loan Estimate Fee Schedule

To obtain Title Premium Quotes goto [www.greatamtitle.com/calculators](http://www.greatamtitle.com/calculators)

Effective: 9-01-2019; Date good until revised

Good in State of Texas only

*\*These fees are being quoted to assist lenders with providing customers with Loan Estimates. Fees quoted below are estimates only. The actual charge could vary from different geographical locations and could be less than the above quoted amounts. Great American Branch Offices will provide lenders preliminary Closing Disclosures which will better reflect actual charges. Loan Estimate Fees quoted below are for the State of Texas only and good until revised.*

Purchaser*		Refinance*	
Escrow Fee	\$550	Escrow Fee	\$500
Tax Certificate Fee	\$80	Tax Certificate Fee	\$80
Survey Fee <i>(see disclaimer below)</i>	\$500	Survey Fee <i>(see disclaimer below)</i>	\$500
Overnight/Courier Fee	\$30	Overnight/Courier Fee	\$20
E-Recording Fee	\$12	E-Recording Fee	\$12

Closing Disclosure fees quoted by Great American will not exceed the Loan Estimate fees quoted above.

### Calculating Recording Fees: \$24 = 1<sup>st</sup> page/ \$4 = additional page/Warranty Deed by Attorney \$150-\$250

When calculating recording fees a good rule of thumb is \$24 for the first page and \$4 for each additional page. The cost for preparing a Warranty Deed by an attorney will run between \$150 and \$250.

### Calculating Title Premiums for Loan Estimates

CFPB requires that the lender to show the full cost of the Loan Policy on the Loan Estimate and the Owner's Title Policy expense as an optional cost. Using a title rate card or Great American's premium calculator calculate costs of Loan Policy. Scenario Example:

\$100,000 loan = \$832. Loan Estimate would indicate: **Title – Loan Title Policy \$832.**

\$140,000 Sales Price = \$1043. Owner's Title Policy (OTP) would be calculated as follows: Take the difference between the OTP = \$1043 and the LTP = \$875 and add \$100. **\$1043-\$875+\$100 = \$311: Title – Owner Title Policy \$311.**

Include in the Loan Title Policy expense the cost of endorsements. You can obtain the exact cost by going to the [calculator](#) or estimating about \$250. **Title – Loan Title Policy and Endorsements -\$1082**

Remember at in "Other Costs" category of the Loan Estimate you will give a credit to your borrower for the cost of the Owners Title Policy **Title-Owners Title Policy credit to Borrower -\$1043.**

**Disclaimer Notice:** The survey estimate fee is for Lot & Block properties within State of Texas only. Should you have acreage track, please contact your local GATCO Representative. Should you have any questions about our Loan Estimates feel free to contact us at [CFPB@greatamtitle.com](mailto:CFPB@greatamtitle.com)