

TEXAS TITLE INSURANCE PREMIUM RATES

BASIC RATES FOR TITLE INSURANCE - Effective 2/01/07

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	\$229	\$32,500	\$383	\$55,000	\$536	\$77,500	\$690
10,500	233	33,000	386	55,500	539	78,000	694
11,000	235	33,500	390	56,000	544	78,500	698
11,500	239	34,000	393	56,500	547	79,000	702
12,000	243	34,500	397	57,000	550	79,500	703
12,500	246	35,000	400	57,500	554	80,000	707
13,000	250	35,500	404	58,000	558	80,500	711
13,500	254	36,000	407	58,500	560	81,000	715
14,000	257	36,500	410	59,000	564	81,500	717
14,500	260	37,000	413	59,500	567	82,000	721
15,000	262	37,500	417	60,000	571	82,500	725
15,500	266	38,000	421	60,500	575	83,000	729
16,000	270	38,500	425	61,000	578	83,500	731
16,500	274	39,000	427	61,500	581	84,000	734
17,000	277	39,500	431	62,000	585	84,500	739
17,500	281	40,000	434	62,500	589	85,000	742
18,000	285	40,500	438	63,000	591	85,500	745
18,500	287	41,000	440	63,500	594	86,000	748
19,000	290	41,500	445	64,000	598	86,500	752
19,500	293	42,000	448	64,500	602	87,000	756
20,000	298	42,500	452	65,000	605	87,500	759
20,500	301	43,000	454	65,500	608	88,000	762
21,000	305	43,500	458	66,000	612	88,500	766
21,500	308	44,000	461	66,500	617	89,000	770
22,000	312	44,500	465	67,000	620	89,500	772
22,500	315	45,000	469	67,500	621	90,000	775
23,000	318	45,500	472	68,000	625	90,500	779
23,500	321	46,000	475	68,500	629	91,000	783
24,000	325	46,500	479	69,000	632	91,500	787
24,500	328	47,000	481	69,500	635	92,000	789
25,000	332	47,500	485	70,000	640	92,500	793
25,500	335	48,000	489	70,500	644	93,000	797
26,000	339	48,500	493	71,000	647	93,500	801
26,500	342	49,000	496	71,500	649	94,000	802
27,000	345	49,500	499	72,000	652	94,500	806
27,500	348	50,000	503	72,500	656	95,000	811
28,000	352	50,500	506	73,000	660	95,500	814
28,500	355	51,000	508	73,500	663	96,000	816
29,000	359	51,500	512	74,000	667	96,500	820
29,500	362	52,000	516	74,500	671	97,000	824
30,000	366	52,500	520	75,000	674	97,500	828
30,500	369	53,000	523	75,500	676	98,000	830
31,000	373	53,500	527	76,000	680	98,500	834
31,500	376	54,000	530	76,500	683	99,000	838
32,000	379	54,500	533	77,000	687	99,500	841

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

- For policies of \$100,001 - \$1,000,000 Basic Premium
 - Subtract \$100,000 from policy amount.
 - Multiply result in 1. (1) by \$.0034 and round to nearest whole dollar.
 - Add \$843 to result in 1. (2).
- For policies of \$1,000,001 - \$5,000,000 Basic Premium
 - Subtract \$1,000,000 from policy amount.
 - Multiply result in 2. (1) by \$.00439 and round to nearest whole dollar.
 - Add \$5,649 to result in 2. (2).
- For policies of \$5,000,001 - \$15,000,000 Basic Premium
 - Subtract \$5,000,000 from policy amount.
 - Multiply result in 3. (1) by \$.00362 and round to nearest whole dollar.
 - Add \$23,209 to result in 3. (2).
- For policies in excess of \$25,000,000 Basic Premium
 - Subtract \$25,000,000 from policy amount.
 - Multiply result in 5. (1) by \$.00154 and round to nearest whole dollar.
 - Add \$85,109 to result in 5. (2).

The rates for policy amounts listed over \$100,000 are based on North American Title's calculations using the formula promulgated by the Texas Department of Insurance as shown herein. These rates are provided solely for the convenience of the user. North American Title makes no guarantees as to their accuracy.



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SELLER'S ESTIMATED SETTLEMENT COSTS

NAME _____ AGENT _____ PHONE _____
PROPERTY _____ PRICE _____ CLOSING DATE _____

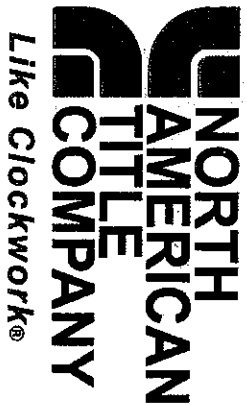
NORMAL CLOSING COSTS		VA	FHA	CONVENTIONAL	ASSUMPTION	CASH	OWNER CARRY	WHO RECEIVES THESE FEES
Attorney's Fees to Transfer Title		175	175	175	100	165	175	Attorney
Attorney's Fees/Lender (I)		200	0	0	0	0	0	Attorney
Recording Fees		45	45	45	45	45	45	County
Escrow Fee		500	250	250	250	250	250	Title Co.
Amortization Schedule/Photos		30	0	0	0	0	0	Lender
Lender's Inspection Fee (I)		100	0	0	0	0	0	Lender
Tax Service Fee		125	125	0	0	0	0	Lender
Processing/Warehouse/Underwriting		250	0	0	0	0	0	Lender
Tax Reports		38.68	38.68	38.68	38.68	38.68	38.68	Tax Co.
Termite Inspection		85	0	0	0	0	0	Termite Co.
Courier/Delivery Fees		70	25	25	0	25	25	Courier
Estimated Sub-Total		\$1618.68	\$658.68	\$533.68	\$433.68	\$523.68	\$533.68	
Discount Points %								Lender
Owner's Title Policy (see rate chart)								Title Co.
Real Estate Commission								Realtor
Transaction Fee								Realtor
Tax Proration								Lender
Loan Payoffs								Lender
Assumption Balance								Lender
Owner Finance Amount								Owner
Late Charges/Escrow Shortage								Lender
Required Repairs (per contract)								
Home Warranty Premium								Warranty.Co.
Other								
TOTAL ESTIMATED CLOSING COSTS								

BASIC RATES FOR TITLE INSURANCE - Effective 2/01/07

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	\$228	\$32,500	\$383	\$55,000	\$536	\$77,500	\$690
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20,000	298	42,500	452	65,000	605	87,500	759
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26,500	342	49,000	496	71,500	652	94,000	806
27,000	345	49,500	499	72,000	658	94,500	809
27,500	348	50,000	503	72,500	660	95,000	814
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28,500	355	51,000	508	73,500	667	96,000	820
29,000	359	51,500	512	74,000	671	96,500	824
29,500	362	52,000	516	74,500	674	97,000	828
30,000	364	52,500	520	75,000	676	97,500	832
30,500	369	53,000	527	75,500	679	98,000	835
31,000	373	53,500	530	76,000	683	98,500	839
31,500	376	54,000	533	76,500	686	99,000	841
32,000	379			77,000	687		

(I) Consult Mortgage Company
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ESTIMATED NET	
Sales Price	\$
Less Closing Costs	\$
Net Due To/By Seller	\$



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PURCHASER'S ESTIMATED SETTLEMENT COSTS

NAME _____ AGENT _____ PHONE _____

PROPERTY _____ PRICE _____ CLOSING DATE _____

NORMAL CLOSING COSTS		VA	FHA	CONVENTIONAL	ASSUMPTION	CASH	OWNER CARRY	WHO RECEIVES
Attorney's Fees/Document Prep.		0 (1)	200	275	100	0	225	Attorney
Recording Fees		100	100	100	75	24	75	County
Amortization Schedule/Photos		0	10	20	0	0	0	Lender
Appraisal Fee		325	450	350	0	0	0	Lender
Credit Report		67	67	67	0	0	0	Lender
Survey		350	350	350	0	0	0	Surveyor
Lender's Final Inspection		0	100	100	0	0	0	Lender
Tax Service Fee		0	0	95	0	0	0	Lender
Processing/Warehouse/Underwriting		0	250	500	0	0	0	Lender
Mortgagee's Title Policy (2)		150	150	150	0	0	100	Title Co.
Escrow Fee		0 (1)	250	250	250	250	250	Title Co.
Termite Inspection		0	85 (3)	85 (3)	85 (3)	85 (3)	85 (3)	Termite Co.
Courier/Delivery Fees		0 (1)	25	50	25			Courier
Estimated Sub-Total		\$992.00	\$2,037.00	\$2,392.00	\$535.00	\$359.00	\$735.00	
Assumption Transfer Fees Conv. % VA 45.00 FHA 125.00		0	0	0		0	0	Lender
Hazard Insurance (1 yr.)								Ins. Co.
Private Mortgage Insurance (4)		0	0		0	0	0	Lender
FHA MIP		0		0	0	0	0	Lender
VA Funding Fee (1%)			0	0	0	0	0	Lender
Hazard Insurance Escrow (3-4 mos.)					0	0		Lender
Private Mortgage Ins. Escrow (2 mos)		0	0		0	0		Lender
Tax Escrow (4 mos)					0	0		Lender
Prepaid Interest (days)						0		Lender
Home Inspection								Inspection Co
Origination Fee (1%)								
T-17 Endorsement \$25 if applicable (5)								
T-19 Endorsement 5% of title premium (6)								
T-1R Endorsement 5% of title premium (7)								
Other								
Downpayment								Lender
TOTAL ESTIMATED CLOSING COSTS								

(1) If the Veteran pays 1% origination fee, Vet is not allowed to pay these costs.
(2) Add \$20.00 if adjustable rate or negative amortization loan.
(3) Optional
(4) Can be financed in loan.
(5) Planned Unit Development (Homeowners Assoc.)
(6) Survey Restrictions, Encroachments & Minerals (minimum \$25)
(7) Optional Survey Amendment

LOAN INFORMATION	
Loan Amount	\$
Loan Type	
Interest Rate %	

ESTIMATED MONTHLY PAYMENT	
Principal + Interest	\$
Insurance	\$
Taxes	\$
PMI/MIP	\$
Estimated payment	\$

All figures shown are estimates and are furnished to provide the user with the approximate expenses of various closing transactions. Costs can vary according to contract and/or agreement between parties.