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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 (1)	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 (1)	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

INSURER UP TO AMOUNT	RATE PER \$100,000	INSURER UP TO AMOUNT	RATE PER \$100,000	INSURER UP TO AMOUNT	RATE PER \$100,000	INSURER UP TO AMOUNT	RATE PER \$100,000
\$10,000	\$238	\$33,500	\$383	\$55,500	\$536	\$77,500	\$690
10,500	239	33,000	386	55,000	539	77,000	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	728
16,000	270	38,500	425	61,000	578	83,500	731
16,500	274	39,000	429	61,500	582	84,000	734
17,000	277	39,500	433	62,000	585	84,500	738
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	598	87,000	756
20,000	298	42,500	452	65,000	602	87,500	759
20,500	301	43,000	454	65,500	605	88,000	762
21,000	305	43,500	458	66,000	608	88,500	766
21,500	308	44,000	461	66,500	612	89,000	770
22,000	312	44,500	465	67,000	617	89,500	772
22,500	315	45,000	469	67,500	620	90,000	775
23,000	318	45,500	472	68,000	621	90,500	779
23,500	321	46,000	475	68,500	625	91,000	783
24,000	325	46,500	479	69,000	629	91,500	787
24,500	328	47,000	481	69,500	632	92,000	789
25,000	332	47,500	485	70,000	635	92,500	793
25,500	335	48,000	488	70,500	639	93,000	795
26,000	339	48,500	493	71,000	642	93,500	801
26,500	342	49,000	496	71,500	647	94,000	802
27,000	345	49,500	499	72,000	649	94,500	806
27,500	348	50,000	503	72,500	652	95,000	811
28,000	352	50,500	506	73,000	656	95,500	814
28,500	355	51,000	508	73,500	660	96,000	816
29,000	359	51,500	512	74,000	663	96,500	820
29,500	362	52,000	516	74,500	667	97,000	824
30,000	366	52,500	520	75,000	671	97,500	828
30,500	369	53,000	523	75,500	674	98,000	830
31,000	373	53,500	527	76,000	676	98,500	834
31,500	376	54,000	530	76,500	680	99,000	838
32,000	379	54,500	533	77,000	683	99,500	841

(1) Consult Mortgage Company

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.

ESTIMATED NET	
Sales Price	\$
Less Closing Costs	\$
Net Due To/By Seller	\$