



Freedom Title

Your 2010 RESPA-Ready Real Estate Transaction Partners!

2010 GFE/HUD-1 SCHEDULE OF TITLE FEES – RESIDENTIAL REFINANCE

1100. Title Charges

1101. Title services and lender's title insurance (breakdown):		(from GFE #4)
Settlement or closing fee	=	\$325.00
Loan Title Policy (w/Owner)	=	Promulgated rate (see rate card)
*Loan Policy Endorsements:		
Tax Endorsement(s)	=	\$ 25.00
EPL Endorsement	=	\$ 25.00
PUD Endorsement	=	\$ 25.00
T-19 Endorsement	=	5% of basic loan policy premium (see rate card)
T-42 Endorsement	=	10% of basic loan policy premium (see rate card)
T-42.1 Endorsement	=	15% of basic loan policy premium (see rate card)
TX Policy Guaranty Fee	=	\$ 5.00
Tax Certificate	=	\$ 47.88
**Document Preparation (Release)	=	\$ 65.00/ea.

1200. Government Recording and Transfer Charges

1201. Government recording charges (breakdown):		(from GFE #7)
Mortgage + Riders, Releases and ***TX Home Equity Affidavit	=	\$16.00/1 st page + \$4.00/ea. additional page (Dallas, Collin and Tarrant Counties)
Mortgage + Riders, Releases and ***TX Home Equity Affidavit	=	\$15.00/1 st page + \$4.00/ea. additional page (Denton County)

1300. Additional Settlement Charges

1301. Required services that you can shop for (breakdown):		(from GFE #6)
Survey (Lot & Block)	=	\$400.00

*Other endorsements may apply due to loan type – please check with your title insurance agent for these rates.

**Only applies if mortgage payoff does not indicate lender-supplied release/reconveyance/recording.

***TX Home Equity Affidavit only applicable to 50(a)(6) Texas Home Equity loans.

Visit our website www.freedomtitleoftexas.com to use our free policy premium and R-8 credit calculator!