



Your 2010 RESPA Ready Real Estate

Transaction Partners!

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

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)	=	\$100.00
*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)
TX Policy Guaranty Fee	=	\$5.00
1103. Owner's title insurance (breakdown):		(from GFE #5)
**Owner Title Policy	=	Promulgated rate (see rate card)
Survey Deletion (optional)	=	5% of basic owner policy premium (see rate card)
***TX Policy Guaranty Fee	=	\$5.00

1200. Government Recording and Transfer Charges

1201. Government recording charges (breakdown):		(from GFE #7)
Deed/ Mortgage + Riders	=	\$16.00/1 <sup>st</sup> page + \$4.00/each additional page <i>(Dallas, Collin and Tarrant Counties)</i>
Deed/ Mortgage + Riders	=	\$15.00/1 <sup>st</sup> page + \$4.00/each additional page <i>(Denton County)</i>

1300. Additional Settlement Charges

1301. Required services that you can shop for (breakdown):		(from GFE #6)
Survey (Lot & Block)	=	\$400

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

*\*\*If sales contract negotiations call for seller to pay all or part of the Owner Title Policy premium, a credit to buyer from seller for said premium will appear on pg. 1 of the HUD-1, 200 & 500 sections respectively.*

*\*\*\*If sales contract negotiations call for seller to pay all or most of the Owner Title Policy premium, a credit to buyer from seller for the TX Guaranty Fee will appear on pg. 1 of the HUD-1, 200 & 500 sections respectively.*