

ESTIMATED CHARGES FOR CONSTRUCTION

	Land Owners Interim Construction Loan/Custom	Spec Home/Builder Interim Construction Loan
Appraisal Fee	200-375	200-350
Attorney's Fee	200-500	150-350
Credit Report	0-65	0-50
Discount Points	Negotiable	
Flood Certificate	15-25	15-25
Homeowner's Association Fee		
Homeowner Inspection		
Insurance	Builders Risk Policy	Builder's Risk Policy
Lender Inspection Fee	0-300	
Lender Required Tax Reserve		
Loan "Mortgagee" Title Policy	100*	229/Binder
Origination Fee	Up to 1%	Up to 1%
Owner Title Policy	Based on Appraised Value	
Processing Fee	0-400	
Survey**	0-850**	
Tax Service Fee	0-150	
Termite Inspection Fee		
Title Company Escrow Fee	100-400	100
Underwriting Fee	0-450	
Total Estimated Cost:	\$ _____	\$ _____

Estimated Total Due at Closing	
Sales Price	\$ _____
Closing Costs	\$ _____
Prepaid	\$ _____
Loan Amount	\$ _____
Earnest Money	\$ _____
Credits	\$ _____
Estimated Total Closing Cost	\$ _____

Summary	
Principal & Interest	\$ _____
Taxes	\$ _____
Hazard Insurance	\$ _____
Flood Insurance	\$ _____
PMI	\$ _____
Estimated Total	\$ _____

*Endorsement coverage may be required by Lender.
A \$100 Loan "Mortgagee" Title Policy Premium is only applicable when simultaneously issued with an Owner's Title Policy. If only a Loan "Mortgagee" Title Policy is purchased, the charge will be based on rates issued by the Texas Department of Insurance.

** Survey fees for acreage may be more expensive.

Estimated costs are effective as of January 2008 and could vary per lender. Contact the lender for actual charges.

