

Save this Loan Estimate to compare with your Closing Disclosure.

# Loan Estimate

DATE ISSUED  
APPLICANTS

PROPERTY  
SALE PRICE **\$270,000**

## LOAN TERM

PURPOSE **Purchase**

## PRODUCT

LOAN TYPE  Conventional  FHA  VA  \_\_\_\_\_

## LOAN ID #

RATE LOCK  NO  YES, until

*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on*

Loan Terms	Can this amount increase after closing?
Loan Amount	<b>\$243,000</b>
Interest Rate	
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	
	Does the loan have these features?
Prepayment Penalty	
Balloon Payment	

Projected Payments									
Payment Calculation									
Principal & Interest									
Mortgage Insurance									
Estimated Escrow <i>Amount can increase over time</i>									
Estimated Total Monthly Payment									
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	<table border="0"><tr><td><b>This estimate includes</b></td><td><b>In escrow?</b></td></tr><tr><td><input type="checkbox"/> Property Taxes</td><td></td></tr><tr><td><input type="checkbox"/> Homeowner's Insurance</td><td></td></tr><tr><td><input type="checkbox"/> Other:</td><td></td></tr></table> <p><i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i></p>	<b>This estimate includes</b>	<b>In escrow?</b>	<input type="checkbox"/> Property Taxes		<input type="checkbox"/> Homeowner's Insurance		<input type="checkbox"/> Other:	
<b>This estimate includes</b>	<b>In escrow?</b>								
<input type="checkbox"/> Property Taxes									
<input type="checkbox"/> Homeowner's Insurance									
<input type="checkbox"/> Other:									

Costs at Closing	
Estimated Closing Costs	Includes _____ in Loan Costs + _____ in Other Costs – _____ in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

Visit [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.

# Closing Cost Details

Loan Costs	
<b>A. Origination Charges</b>	
% of Loan Amount (Points)	
<b>B. Services You Cannot Shop For</b>	
<b>C. Services You Can Shop For</b>	
<b>Title - Lender's Title Insurance</b>	<b>\$1323</b>
Lender's Title Insurance without the Title Premium Adjustment (Simultaneous Purchase Credit)	
<b>D. TOTAL LOAN COSTS (A + B + C)</b>	

Other Costs	
<b>E. Taxes and Other Government Fees</b>	
Recording Fees and Other Taxes	
Transfer Taxes	
<b>F. Prepaids</b>	
Homeowner's Insurance Premium ( months)	
Mortgage Insurance Premium ( months)	
Prepaid Interest ( per day for days @ )	
Property Taxes ( months)	
<b>G. Initial Escrow Payment at Closing</b>	
Homeowner's Insurance	per month for mo.
Mortgage Insurance	per month for mo.
Property Taxes	per month for mo.
<b>H. Other</b>	

<b>Title - Owner's Title Insurance (Optional)</b>	<b>\$525</b>
Include Owner's Title Insurance as (Optional)	
Dollar Amount = Full Owner's Policy (Charged to Seller) subtract the Premium Adjustment Amount (See Title Insurance Calculations)	
<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	

<b>J. TOTAL CLOSING COSTS</b>	
D + I	
Lender Credits	

Calculating Cash to Close	
Total Closing Costs (J)	
Closing Costs Financed (Paid from your Loan Amount)	
Down Payment/Funds from Borrower	
Deposit	
Funds for Borrower	
Seller Credits	
Adjustments and Other Credits	<b>-\$873</b>
<b>Estimated Cash to Close</b>	

The Title Premium Adjustment (Simultaneous Purchase Credit) is slotted in the Calculating Cash to Close to reduce the Lender's Title Insurance to the actual cost of \$450 (\$1323 - \$873 = \$450).

The Title Premium Adjustment (Simultaneous Purchase Credit) can be slotted in either the Seller's Credits line or the Adjustments and Other Credits line as long as the slotting is **consistent from the LE to the CD.**

## Additional Information About This Loan

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LENDER  
NMLS/\_\_\_ LICENSE ID  
LOAN OFFICER  
NMLS/\_\_\_ LICENSE ID  
EMAIL  
PHONE

MORTGAGE BROKER  
NMLS/\_\_\_ LICENSE ID  
LOAN OFFICER  
NMLS/\_\_\_ LICENSE ID  
EMAIL  
PHONE

### Comparisons

Use these measures to compare this loan with other loans.

In 5 Years	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations

#### Appraisal

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

#### Assumption

If you sell or transfer this property to another person, we  
 will allow, under certain conditions, this person to assume this loan on the original terms.  
 will not allow assumption of this loan on the original terms.

#### Homeowner's Insurance

This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

#### Late Payment

If your payment is more than \_\_\_ days late, we will charge a late fee of \_\_\_\_\_

#### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

#### Servicing

We intend  
 to service your loan. If so, you will make your payments to us.  
 to transfer servicing of your loan.

### Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

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Applicant Signature

Date

---

Co-Applicant Signature

Date

# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

## Closing Information

Date Issued  
 Closing Date  
 Disbursement Date  
 Settlement Agent  
 File #  
 Property  
 Sale Price **\$270,000**

## Transaction Information

Borrower  
 Seller  
 Lender

## Loan Information

Loan Term  
 Purpose **Purchase**  
 Product  
 Loan Type  Conventional  FHA  
 VA  \_\_\_\_\_  
 Loan ID #  
 MIC #

Loan Terms	Can this amount increase after closing?
<b>Loan Amount</b>	<b>\$243,000</b>
<b>Interest Rate</b>	
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	
Does the loan have these features?	
<b>Prepayment Penalty</b>	
<b>Balloon Payment</b>	

Projected Payments					
Payment Calculation					
Principal & Interest					
Mortgage Insurance					
Estimated Escrow <i>Amount can increase over time</i>					
<b>Estimated Total Monthly Payment</b>					
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	<table border="0"> <tr> <td style="vertical-align: top;"> <b>This estimate includes</b>  <input type="checkbox"/> Property Taxes  <input type="checkbox"/> Homeowner's Insurance  <input type="checkbox"/> Other:                             </td> <td style="vertical-align: top; padding-left: 20px;"> <b>In escrow?</b> </td> </tr> <tr> <td colspan="2"> <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i> </td> </tr> </table>	<b>This estimate includes</b> <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other:	<b>In escrow?</b>	<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	
<b>This estimate includes</b> <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other:	<b>In escrow?</b>				
<i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>					

Costs at Closing	
<b>Closing Costs</b>	Includes _____ in Loan Costs + _____ in Other Costs – in Lender Credits. <i>See page 2 for details.</i>
<b>Cash to Close</b>	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

# Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>					
01 % of Loan Amount (Points)					
02					
03					
04					
05					
06					
07					
08					
<b>B. Services Borrower Did Not Shop For</b>					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
<b>C. Services Borrower Did Shop For</b>					
01 <b>Title - Lender's Title Insurance</b> to ABC Title		\$1323.00			
02					
03 Full Lender's Title Insurance <b>without the Title Premium Adjustment</b>					
04 (Simultaneous Purchase Credit) is slotted in either Box B or C based on					
05 who the borrower selected for the Service.					
06					
07 Lender's Title Insurance should match the LE, Box B or C.					
08					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>					
Loan Costs Subtotals (A + B + C)					
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>					
01 Recording Fees Deed: Mortgage:					
02					
<b>F. Prepays</b>					
01 Homeowner's Insurance Premium ( mo.)					
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest ( per day from to )					
04 Property Taxes ( mo.)					
05					
<b>G. Initial Escrow Payment at Closing</b>					
01 Homeowner's Insurance per month for mo.					
02 Mortgage Insurance per month for mo.					
03 Property Taxes per month for mo.					
04					
05					
06					
07					
08 Aggregate Adjustment					
<b>H. Other</b>					
01 <b>Title - Owner's Title Insurance (Optional)</b> to ABC Title			\$525.00		
02					
03 Include Owner's Title Insurance as (Optional).					
04					
05					
06					
07					
08					
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>					
Other Costs Subtotals (E + F + G + H)					
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>					
Closing Costs Subtotals (D + I)					
Lender Credits					

## The Calculating Cash to Close Matches the LE.

### Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)			
Closing Costs Paid Before Closing			
Closing Costs Financed (Paid from your Loan Amount)			
Down Payment/Funds from Borrower			
Deposit			
Funds for Borrower			
Seller Credits			
Adjustments and Other Credits	-\$873	-\$873	
<b>Cash to Close</b>			

### Summaries of Transactions

Use this table to see a summary of your transaction.

#### BORROWER'S TRANSACTION

##### K. Due from Borrower at Closing

01 Sale Price of Property
02 Sale Price of Any Personal Property Included in Sale
03 Closing Costs Paid at Closing (J)
04

##### Adjustments

05
06
07

##### Adjustments for Items Paid by Seller in Advance

08 City/Town Taxes to
09 County Taxes to
10 Assessments to
11
12
13
14
15

##### L. Paid Already by or on Behalf of Borrower at Closing

01 Deposit
02 Loan Amount
03 Existing Loan(s) Assumed or Taken Subject to
04
05 Seller Credit

##### Other Credits

06 <b>Title - Lender's Title Premium Adjustment</b> <span style="float: right;"><b>\$873.00</b></span>
07

##### Adjustments

08
09 Borrower receives the Title Premium Adjustment (Simultaneous
10 Purchase Credit) here. This <b>reduces</b> the Lender's Title Insurance to
11 the actual cost of \$450 (\$1323 - \$873).

##### Adjustments for Items Unpaid by Seller

12 City/Town Taxes to
13 County Taxes to
14 Assessments to
15
16
17

#### CALCULATION

Total Due from Borrower at Closing (K)
Total Paid Already by or on Behalf of Borrower at Closing (L)

**Cash to Close**  From  To Borrower

#### SELLER'S TRANSACTION

##### M. Due to Seller at Closing

01 Sale Price of Property
02 Sale Price of Any Personal Property Included in Sale
03
04

##### Adjustments

05
06
07
08

##### Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes to
10 County Taxes to
11 Assessments to
12
13
14
15
16

##### N. Due from Seller at Closing

01 Excess Deposit
02 Closing Costs Paid at Closing (J)
03 Existing Loan(s) Assumed or Taken Subject to
04 Payoff of First Mortgage Loan
05 Payoff of Second Mortgage Loan

##### Other Credits

07 <b>Title - Lender's Title Premium Adjustment</b> <span style="float: right;"><b>\$873.00</b></span>
08 Seller Credit
09

10 Seller is charged the Title Premium Adjustment (Simultaneous Purchase
11 Credit) here. This <b>increases</b> the Owner's Title Insurance to the actual cost
12 of \$1398 (\$873 + \$525).
13

##### Adjustments for Items Unpaid by Seller

14 City/Town Taxes to
15 County Taxes to
16 Assessments to
17
18
19

#### CALCULATION

Total Due to Seller at Closing (M)
Total Due from Seller at Closing (N)

**Cash**  From  To Seller

# Additional Information About This Loan

## Loan Disclosures

### Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
  - will not allow assumption of this loan on the original terms.

### Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

### Late Payment

If your payment is more than \_\_\_ days late, your lender will charge a late fee of \_\_\_\_\_

### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

### Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

### Security Interest

You are granting a security interest in \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

### Escrow Account

**For now,** your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- will not have an escrow account because  you declined it  your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

### In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

## Loan Calculations

**Total of Payments.** Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.

**Finance Charge.** The dollar amount the loan will cost you.

**Amount Financed.** The loan amount available after paying your upfront finance charge.

**Annual Percentage Rate (APR).** Your costs over the loan term expressed as a rate. This is not your interest rate.

**Total Interest Percentage (TIP).** The total amount of interest that you will pay over the loan term as a percentage of your loan amount.



**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

## Other Disclosures

### Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

### Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

### Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

### Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

## Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name					
Address					
NMLS ID					
___ License ID					
Contact					
Contact NMLS ID					
Contact ___ License ID					
Email					
Phone					

## Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Applicant Signature

Date

Co-Applicant Signature

Date





**First American**

Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing a loan.

Quote Requested Date : 12/11/2023 at 6:51:22 AM PT

**Transaction Information**

Property State:	WI	<b>If you use this calculator, do not do the the Quick Quote. It will include the GAP insurance and the numbers will be confusing. Do a manual quote and remove GAP insurance.</b>
Property County:	Not Applicable	
Property Type:	Residential	
Transaction Type:	Sale w/ Mortgage	
Loan Application Date:	09/25/2023	
Sale Amount:	\$270,000.00	
	Loan Amount:	\$243,000.00

**Title Fees**

	Buyer Charges	Seller Charges	Total
<b>ALTA Owner's Policy</b>	\$0.00	\$1,398.00	\$1,398.00
Owner's premium (Full premium rate - Actual)			
Owner's premium (Incremental cost - Disclosed)	\$0.00	\$525.00	\$525.00
Liability Amount		\$270,000.00	
Rate Type		Basic	
<b>ALTA Loan Policy</b>	\$450.00	\$0.00	\$450.00
Loan simultaneous charge (Actual)			
Loan premium (Full premium rate - Disclosed)	\$1,323.00	\$0.00	\$1,323.00
Liability Amount		\$243,000.00	
Rate Type		Simultaneous	
<b>Total for Title Fees - Actual</b>	<b>\$450.00</b>	<b>\$1,398.00</b>	<b>\$1,848.00</b>
<b>Total for Title Fees - Disclosed</b>	<b>\$1,323.00</b>	<b>\$525.00</b>	<b>\$1,848.00</b>
<b>For Closing Disclosure Pg.3 - Title Premium Adjustment Amount</b>	<b>\$-873.00</b>	<b>\$873.00</b>	

**And on the LE**

	Buyer Total	Seller Total	
<b>Grand Total</b>	<b>\$450.00</b>	<b>\$1,398.00</b>	<b>\$1,848.00</b>

**Disclaimer Regarding Simultaneous Title Insurance Premium Rate in Purchase Transactions:**

For most policies, in order to comply with federal consumer protection laws, including, but not limited to, the Truth in Lending Act, the Real Estate Settlement Procedures Act, and the regulations and other guidance promulgated pursuant thereto (see: 12 CFR Part 1026 – Supplement I – comments 37(f)(2)-4, 37(g)(4)-2, 38(f)(2)-1, and 38(g)(4)-2), the premium when a special rate may be available based on the simultaneous issuance of a loan policy and an owner's policy will be calculated and disclosed as follows:

1. The title insurance premium for a lender's title policy is calculated using the full rate based on the principal of the loan amount.
2. The title insurance premium for an owner's policy is calculated using the full rate based on the full market value/purchase price, adding the simultaneous issuance premium for the lender's coverage, and then subtracting the full premium for lender's coverage (as calculated in item 1 above).

**Disclaimer:**

The First American Comprehensive Calculator (FACC) is an Internet-based platform, which provides our customers with a user-friendly method of obtaining estimates for certain categories of settlement related costs. There may be variables that need to be considered in determining the final rate to be charged, including geographic and transaction specific items, which are beyond the functionality provided by the FACC. All estimates obtained through the use of this calculator are dependent upon the accuracy of the information entered into the calculator and no guarantee of issuance is expressed or implied. Please contact your local First American office or agent to confirm your quote. Contact information for First American offices and agents in your area is available at [www.firstam.com](http://www.firstam.com).



# Your CFPB Loan Estimate by Chicago Title

### Transaction Details

Quote ID:	4738102
Quote Date:	12/11/2023 09:14:41 AM
Property State/County/City:	WI/Jefferson/Fort Atkinson
Closing State/County/City:	WI/Jefferson/Fort Atkinson
Transaction Type:	Purchase
Purchase Price:	\$270,000.00
Loan Amount:	\$243,000.00

### CFPB Calculations - for informational purposes only

#### CFPB Owner's Title Policy Disclosure Calculation

Owner's Policy (Actual Premium)	+	\$1,398.00
Simultaneous Loan Policy (Actual Premium)	+	\$450.00
Stand-alone Loan Policy (Actual Premium)	-	\$1,323.00
<b>CFPB - Owner's Policy Disclosed Amount</b>	=	\$525.00
Title Insurance Premium Adjustment		(\$873.00)

Note: Amounts shown for Items noted with an asterisk (\*) below are disclosed as required by CFPB Rule. Actual charges for such services are shown in the box above.

Loan Costs		Other Costs	
<b>A. Origination Charges (Info Only)</b>	<b>\$0.00</b>	<b>E. Taxes and Other Government Fees</b>	<b>\$0.00</b>
		No government recording charges are due for this transaction.	\$0.00
		<b>Transfer Tax</b>	\$0.00
		(includes state, county, and local taxes)	
		0% Buyer/Borrower Responsibility of \$810.00	
<b>Title - Services</b>	<b>\$1,323.00</b>	<b>F. Prepays</b>	
<b>Title - ALTA Standard Coverage Loan Policy (*)</b>	<b>\$1,323.00</b>	<b>G. Initial Escrow Payment at Closing</b>	
<b>Title - Closing Fees/Escrow Fees</b>		<b>H. Other</b>	<b>\$525.00</b>
This quote does not include escrow fees and charges. To obtain escrow fees and charges contact the office that is handling the transaction.		<b>Title - ALTA Standard Coverage Owner's Policy (*)</b>	<b>\$525.00</b>

## Disclaimers

### **Title Services And Lender's Title Insurance**

To obtain other title related fees and charges, contact the Attorney or Agent that is handling the transaction.

The totals that the Rate Calculator Engine calculates include the charge for the title insurance policy premium and any additional endorsement charges that apply. The totals may not include any other amounts, such as charges/fees related to title search, examination, additional work charges, certification, or closing; inspection charges; additional chain or parcel charges; fees related to delayed release/reconveyance; order cancellation charges; release issuance fees; costs for reinsurance; and premiums or charges applicable to transactions involving extra-hazardous risk.

At this time, the Rate Calculator does not support endorsement-only transactions. If you want to price an endorsement(s) that is being issued subsequent to the underlying policy, you can still use this Calculator to arrive at the correct price for the endorsement(s). In that situation, the only charge incurred for the transaction will be the Endorsement Total(s) shown on the Rate Summary page; ignore the policy premium(s) and total(s).

Standard ALTA endorsements adopted 2021 will have the same rate-rules as their counterpart endorsements identified as ALTA -06 endorsements.

### **Owner's Title Insurance**

The buyer should purchase an owner's title insurance policy to protect their interest in the property.

### **Government Recording Charges**

No government recording charges are due for this transaction.

### **Closing Fees/Escrow Fees**

To obtain other closing related fees and charges, contact the Agent or Closing Attorney that is handling the transaction.

If seller will ultimately pay the owner's title policy premium, adjust the cash-to-close using the amount shown as the Title Insurance Premium Adjustment .

### **Closing Protection Letters**

A fee for Closing Protection Letter, or similar coverage will be charged if the state where the closing takes place charges a closing protection fee. Closing is defined as signing the insured property related documents under the Company's supervision, either in a FNTG office or using a FNTG selected and approved mobile notary. If the insured documents are not signed under the Company's supervision, closing is deemed to take place in the location where the funds are disbursed. For closings that take place in a different state than the property location, please contact your settlement agent for a quote.

### **Title Pricing Model**

Processed via Rate Services

## **Limitation of Liability for Quote; Limited Indemnity**

The information used or statement of fees (the Quote ) produced from or through this site is provided as is as available and all warranties, express or implied, are expressly disclaimed (including but not limited to the disclaimer of any implied warranties of merchantability and fitness for a particular purpose). The Quote may contain errors, inaccuracies or other limitations.

Notwithstanding the foregoing limitation of liability, the Company agrees to indemnify against actual monetary loss incurred resulting from the inaccuracy of the fees or charges quoted for services actually performed and products provided by the Company as incorporated into the Quote for which compensation has been received. The Company is not responsible for the accuracy of any fees for any products or services provided by third parties, including agents of the Company.

The Company's entire maximum liability under the indemnity above shall be limited to the amount by which the aggregate of the Company's actual fees and charges received for the products and services provided in this Quote exceed one hundred ten percent (110%) of the aggregate amounts quoted in this quote for such products and services. In no event shall the Company be liable for indirect, special, incidental or consequential damages incurred by any party.

**The Calculator is provided as a Residential Transaction tool. It is not intended to be used for Commercial Transactions.**



## Fidelity National Financial National Rate Calculator

<b>General Info</b>	<b>Reference Number:</b>	<b>Quote Number:</b> 76136751
<b>Property Location: State</b>	Wisconsin	
<b>Property Location: County</b>	Any County	
<b>Underwriter:</b>	Fidelity National Title Insurance Company	
<b>Quote Effective Date:</b>	9/25/2023	

<b>Transaction Information</b>	
<b>Q. Transaction Type?</b>	- Property Purchase or Acquisition (with or without financing)
<b>Q. Purchase Amount/Value of Property</b>	- \$270,000.00
<b>Q. Amount of Loan #1</b>	- \$243,000.00
<b>Q. Property Type</b>	- Residential
<b>Q. Is this Company issuing the Owner's policy as part of this transaction?</b>	- Yes
<b>Q. Is this transaction eligible for the Concurrent Owner's &amp; Loan rate? <sup>1</sup></b>	- Yes
<b>Q. Does this transaction qualify under CFPB's TILA-RESPA Integrated Disclosure rule?</b>	- Yes
<b>Q. Is this transaction eligible for the Reissue rate?</b>	- No

<b>Owners Policy Information</b>	
<b>Policy Question(s):</b>	
<b>Q. Policy Form?</b>	- ALTA Standard Coverage Owner's Policy
<b>Liability Amount:</b>	\$270,000.00
<b>Total Policy Premium (Owner's Policy Purchased):</b>	\$1,398.00
Title Charges - Owner's Policy Disclosure Amount: \$525.00	
Owner's Policy - Adjustment: \$873.00	
<b>Endorsements</b>	<b>Cost</b>

No endorsements were selected.	--
<b>Endorsement Total:</b>	\$0.00
<b>Total Charges for the Policy (Owner's Policy Purchased):</b>	\$1,398.00

<b>Loan 1 Information</b>	
<b>Policy Question(s):</b>	
<b>Q. Policy Form?</b> - ALTA Standard Coverage Loan Policy	
<b>Liability Amount:</b>	\$243,000.00
<b>Total Policy Premium (Owner's Policy Purchased):</b>	\$450.00
<i>Title Charges - Loan Policy Disclosure Amount (If Owner's policy not purchased): \$1,323.00</i>	
<b>Endorsements</b>	
<b>Cost</b>	
No endorsements were selected.	--
<b>Endorsement Total:</b>	\$0.00
<b>Total Charges for the Policy (Owner's Policy Purchased):</b>	\$450.00

<b>Grand Total (Owner's Policy Purchased):</b>	\$1,848.00
<b>Qualifying Criteria</b>	
<b>Concurrent Owner's &amp; Loan Rate</b>	
<sup>1</sup> To be eligible for the Concurrent Owner's & Loan rate...	
<ul style="list-style-type: none"> <li>The Loan policy(s) must be issued at the same time and by the same issuing office as the Owner's policy.</li> <li>The Loan policy(s) must insure the lien of one or more mortgages that are executed by the insured on the Owner's policy and recorded simultaneously with the insured instruments.</li> </ul>	

Rates calculated on this website reflect those applied in a typical transaction. The rate you are actually charged may differ from the rate calculated here if the details of your transaction differ from those you selected in order to calculate the rate. Premium quotes are based on rates in effect on the date of this quote. Any changes to the approved rates between the date of this quote and the closing date may result in a change in the premium(s) charged. Under certain circumstances, you may qualify for a lower rate than the one shown here.

The totals that the Rate Calculator Engine calculates include the charge for the title insurance policy premium and any additional endorsement charges that apply. The totals may not include any other amounts, such as charges/fees related to title search, examination, additional work charges, certification, or closing; inspection charges; additional chain or parcel charges; fees related to delayed release/reconveyance; order cancellation charges; release issuance fees; costs for reinsurance; and premiums or charges applicable to transactions involving extra-hazardous risk.

At this time, the Rate Calculator does not support endorsement-only transactions. If you want to price an endorsement(s) that is being issued subsequent to the underlying policy, you can still use this Calculator to arrive at the correct price for the endorsement(s). In that situation, the only charge

incurred for the transaction will be the Endorsement Total(s) shown on the Rate Summary page; ignore the policy premium(s) and total(s).

A fee for Closing Protection Letter, or similar coverage will be charged if the state where the closing takes place charges a closing protection fee. Closing is defined as signing the insured property related documents under the Company's supervision, either in a FNTG office or using a FNTG selected and approved mobile notary. If the insured documents are not signed under the Company's supervision, closing is deemed to take place in the location where the funds are disbursed.

For closings that take place in a different state than the property location, please contact your settlement agent for a quote.

Standard ALTA endorsements adopted 2021 will have the same rate-rules as their counterpart endorsements identified as ALTA -06 endorsements.

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