



Save Thousands on Title Closing Costs with TRAC

Typical title closing charges seen on a Closing Disclosure not using TRAC (Our partner Reltco Title):

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$1,055.00				
01 % of Loan Amount (Points)					
02 Origination Fee to Incredible Lender LLC					(L) \$6,980.05
03 Underwriting Fee	\$1,055.00				
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$14,869.45				
01 Appraisal Fee to Panhandle Property Appraisal Services	\$650.00				
02 Credit Report to Advantage Credit		\$36.50			
03 Electronic Registration (MERS) Fee to Mortgage Electronic Registration System	\$24.95				
04 Flood Certification to Corelogic Flood Services	\$8.00				
05 Pest Inspection to Bryan Pest Control, Inc.	\$205.00				
06 Tax Service to United Wholesale Fbo Lereta	\$85.00				
07 VA Funding Fee to Department of Veteran Affairs	\$13,860.00				
08					
09					
10					
C. Services Borrower Did Shop For	\$2,943.45				
01 Title - Abstract Or Title Search to Proplogix / Title Resources Guaranty C	\$170.00				
02 Title - E-Filing to Reliable Land Title Corporation	\$9.50				
03 Title - Endorsement Fee to Reliable Land Title Corporation	\$244.45				
04 Title - Premium for Lender's Coverage to Reliable Land Title Corporation	\$2,069.50				
05 Title - Settlement Or Closing Fee to Reliable Land Title Corporation	\$450.00				
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$18,867.90				
Loan Costs Subtotals (A + B + C)	\$18,831.40	\$36.50			

Compared to the \$350 title closing fees with no need for a lender's coverage premium with TRAC:

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$1,055.00				
01 % of Loan Amount (Points)					
02 Origination Fee to Incredible Lender LLC					(L) \$5,486.25
03 Underwriting Fee	\$1,055.00				
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$1,045.95				
01 Appraisal Fee to Steven Baron		\$505.00			
02 Credit Report to Advantage Credit		\$73.00			
03 Electronic Registration (MERS) Fee to Mortgage Electronic Registration System	\$24.95				
04 Flood Certification to Corelogic Flood Services	\$8.00				
05 Tax Service to United Wholesale Fbo Corelogic	\$85.00				
06 Title - Settlement Or Closing Fee to Reltco/Trac	\$350.00				
07					
08					
09					
10					
C. Services Borrower Did Shop For					
01					
02					
03					
04					
05					
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$2,100.95				
Loan Costs Subtotals (A + B + C)	\$1,522.95	\$578.00			

Apex Mortgage Brokers.... Always looking for ways to save you money!