



CLOSING COSTS BREAKDOWN - TEXAS EDITION

BY MARK MERLENE SR.

Charges vary by transaction, lender, title company, property, and contract. Use this with your official Loan Estimate and Closing Disclosure.

1 LENDER AND LOAN CHARGES

Origination / underwriting / processing	\$
Discount points	\$
Credit report and verification	\$
Appraisal and reinspection	\$
Mortgage insurance / program charges	\$

2 TITLE AND SETTLEMENT

Escrow or settlement services	\$
Title policies and endorsements	\$
Title search and examination	\$
Recording and document charges	\$
Survey, if applicable	\$



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3 PREPAIDS AND OTHER BUYER EXPENSES

Prepaid interest	\$
Homeowners insurance premium	\$
Property-tax escrow deposit	\$
HOA transfer / prorated dues	\$
Inspection and specialists	\$
Moving and immediate repairs	\$
TOTAL ESTIMATED CASH TO CLOSE	\$

SMART TIP

Independently verify wiring instructions with the title company before sending funds.

4 QUESTIONS ABOUT CHANGED CHARGES
