

Correct fees (fig.1) and TRID calculation fees (fig.2) in TitleClose.

fig. 1

Who Pays*		Fees Description	Fees Totals	
Buyer	Seller		Buyer	Seller
		Total Title Charges & Escrow / Settlement Charges Hide Details	654.15	3002.00
0%	100%	Title- Courier Fee ⓘ	0.00	15.00
100%	0%	Title- Courier Fee ⓘ	30.00	0.00
100%	0%	Title- Endorsement- Environmental Protection Lien ⓘ	25.00	0.00
100%	0%	Title- Endorsement- Restrictions, Encroachment, Minerals ⓘ	99.15	0.00
100%	0%	Title- Endorsement- Tax Endorsement	25.00	0.00
100%	0%	Title- Lender's title insurance ⓘ Hide Fee Details	100.00	0.00
		Lender's Coverage Premium - Loan Estimate / Closing Disclosure ⓘ	1983.00	0.00
		Lender's Coverage Premium Adjustment - Loan Estimate / Closing Disclosure ⓘ	-1883.00	0.00
0%	100%	Title - Owner's title insurance ⓘ Hide Fee Details	0.00	2537.00
		Owner's Coverage Premium - Loan Estimate / Closing Disclosure ⓘ	0.00	654.00
		Owner's Coverage Premium Adjustment - Loan Estimate / Closing Disclosure ⓘ	0.00	1883.00
50%	50%	Title - Settlement, Closing or Escrow Fee ⓘ	375.00	375.00
0%	100%	Title - Tax Certification Fee ⓘ	0.00	75.00
		Government Recording and Transfer Charges Show Details	140.00	0.00

Buyer's cost is actually \$100 for lender policy.

fig. 2

C. Services You Can Shop For	
Title—Lender's title insurance	\$1983.00
D. Total Loan Costs (A+B+C)	
H. Other	
Title—Owner's title (Optional)	\$654.00
I. TOTAL OTHER COSTS (E + F + G + H)	
J. TOTAL CLOSING COSTS	
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 from Borrower	
Seller Credits	
Adjustments and Other Credits	
Estimated Cash to Close	

TRID does not require seller credit to be disclosed on the LE. Therefore, cash-to-close may be overstated in your state.