





DEVELOPING THRIVING COMMUNITIES

## Vocabulario de Título Y Fideicomiso

CC&Rs (signos en ingles) - Convenios, Condiciones & Restricciones. Límites y reglas que se aplica a un grupo de viviendas por un constructor, desarrollador o asociación de propietarios. Cuando uno vive en un edificio o condominio el comprador pierde ciertas libertades para ser parte de una comunidad.

Cierre – El paso final del proceso de venta, compra o refinanciamiento donde se transfiere posesión de la propiedad.

Costos de Cierre – Tarifas que se cobra en adición al costo de la compra de una vivienda que aparecerá en la divulgación de cierre 3 días antes del cierre. El costo de cierre incluye las tarifas asociadas con la venta de la vivienda como el título, servicios de acuerdo, y seguro de título.

Escritura – Un documento legal que contiene el título de una propiedad. Un instrumento por lo cual un vendedor transfiere los derechos de una propiedad.

Dinero de Deposito Garantizado (Earnest Money) – El dinero que usted paga 1-3 días después de que el vendedor ha aceptado su oferta. La cantidad varía pero en general termina siendo 1-3% del precio de la casa.

Servidumbre de paso – Tierra o utilidades comunitarias que pertenece a una entidad pública disponible a la comunidad. También hace referencia al derecho de usar la tierra de otro para un propósito específico.

Intrusión- Cerca o rejas de otras propiedades que marcan las líneas de la propiedad. Intrusiones deben aparecer en el reporte de título o el documento de divulgación del vendedor.

Fideicomiso – Un tercero neutral quien guarda los fondos hasta que se cumplen las condiciones .

Dictamen – Parte de la inspección del título. Determina si hay dictámenes pendientes contra el vendedor o propietarios previos que existía mientras que tenían el título.

Gravamen- un derecho legal a un bien inmobiliario que da derecho al un tercero para recibir una cantidad de dinero especificado al vender la propiedad.

Nota – Un documento legal ente el comprador y el prestamista. Es una promesa a pagar un préstamo dentro de términos específicos.

Pre-pagados – El costo de tarifas que el comprador paga al cierre antes de la fecha tope. Pre-pagados incluyen impuestos seguro, seguro de hipoteca privado y otros asesorías. Reservas y Prorrateados son términos intercambiables.

[devNW.org](http://devNW.org)



212 Main Street  
Springfield, OR 97477

257 SW Madison Avenue #200  
Corvallis, OR 97333

437 Union Street NE  
Salem, OR 97301

421 High Street, Suite 110  
Oregon City, OR 97045



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Renuncia de Escritura- Un termino que se usa para describir el acta de transferir derechos legales de una casa del dueño a otro frecuentemente un esposo o pariente.

Titulo – Titulo es el documento legal que da derecho legal de una propiedad especificada. El informe identifica todo individuo con derecho legal a la propiedad, que cosas se tiene que aclarar del titulo antes de que el propietario Nuevo puede tomar control de la propiedad y si existe alguna intrusión o servidumbre de paso en la propiedad.

Seguro de titulo – Protege un prestamista o propietario contra una demanda por derechos legales a la propiedad.

Búsqueda de titulo - El proceso de examinar los documentos relevantes para confirmar que el vendedor es el dueño legal de la propiedad y que no existe gravámenes y otro reclamos propietarios pendientes.

Sources: Redfin, RealtyTitle, LendingTree

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# Juego de Búsqueda Divulgación de Cierre

1) La información que aparece es igual a la estimación mas reciente?

**Page 1**

- Estimación de préstamo: Si/No
- Estimación del pago mensual: Si/No
- Costo de Cierre: Si/No
- Efectivo para cerrar: Si/No

2) El préstamo tiene tarifas de pago completo?

**Page 2**

3) Cuales son los servicios que el prestatario si escogió?

4) Cuanto son los impuestos mensuales?

**Page 3**

5) Que es el total de créditos al vendedor?

*Créditos de vendedor refleja la cantidad el vendedor ha dicho que se va contribuir a los costos de cierre del comprador.*

6) Cuanto es la tarifas para un pago atrasado?

7) El comprador tendrá una cuenta fideicomiso?

*Muchos compradores pagan sus impuestos de propiedad y seguro de propietario como parte de su pago mensual. Esto se llama una cuenta de fideicomiso (escrow).*

**Page 5**

8) Bajo la sección detalles del contrato "Contract Details," porque es importante leer la nota y instrumento de seguridad \*?

*El instrumento de seguridad también se conoce como la hipoteca o la escritura.*

# 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** 4/15/2013  
**Closing Date** 4/15/2013  
**Disbursement Date** 4/15/2013  
**Settlement Agent** Epsilon Title Co.  
**File #** 12-3456  
**Property** 456 Somewhere Ave  
 Anytown, ST 12345  
**Sale Price** \$180,000

## Transaction Information

**Borrower** Michael Jones and Mary Stone  
 123 Anywhere Street  
 Anytown, ST 12345  
**Seller** Steve Cole and Amy Doe  
 321 Somewhere Drive  
 Anytown, ST 12345  
**Lender** Ficus Bank

## Loan Information

**Loan Term** 30 years  
**Purpose** Purchase  
**Product** Fixed Rate  
**Loan Type**  Conventional  FHA  
 VA  \_\_\_\_\_  
**Loan ID #** 123456789  
**MIC #** 000654321

Loan Terms	Can this amount increase after closing?	
<b>Loan Amount</b>	\$162,000	<b>NO</b>
<b>Interest Rate</b>	3.875%	<b>NO</b>
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$761.78	<b>NO</b>
<b>Prepayment Penalty</b>	<b>Does the loan have these features?</b> <b>YES</b> • As high as \$3,240 if you pay off the loan during the first 2 years	
<b>Balloon Payment</b>	<b>NO</b>	

Projected Payments	Years 1-7	Years 8-30
<b>Payment Calculation</b>		
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+ 82.35	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 206.13	+ 206.13
<b>Estimated Total Monthly Payment</b>	<b>\$1,050.26</b>	<b>\$967.91</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	\$356.13 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Homeowner's Association Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		<b>In escrow?</b> <b>YES</b> <b>YES</b> <b>NO</b>

Costs at Closing	
<b>Closing Costs</b>	\$9,712.10 Includes \$4,694.05 in Loan Costs + \$5,018.05 in Other Costs – \$0 in Lender Credits. See page 2 for details.
<b>Cash to Close</b>	\$14,147.26 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

# 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>	<b>\$1,802.00</b>				
01 0.25 % of Loan Amount (Points)	\$405.00				
02 Application Fee	\$300.00				
03 Underwriting Fee	\$1,097.00				
04					
05					
06					
07					
08					
<b>B. Services Borrower Did Not Shop For</b>	<b>\$236.55</b>				
01 Appraisal Fee to John Smith Appraisers Inc.					\$405.00
02 Credit Report Fee to Information Inc.		\$29.80			
03 Flood Determination Fee to Info Co.	\$20.00				
04 Flood Monitoring Fee to Info Co.	\$31.75				
05 Tax Monitoring Fee to Info Co.	\$75.00				
06 Tax Status Research Fee to Info Co.	\$80.00				
07					
08					
09					
10					
<b>C. Services Borrower Did Shop For</b>	<b>\$2,655.50</b>				
01 Pest Inspection Fee to Pests Co.	\$120.50				
02 Survey Fee to Surveys Co.	\$85.00				
03 Title – Insurance Binder to Epsilon Title Co.	\$650.00				
04 Title – Lender’s Title Insurance to Epsilon Title Co.	\$500.00				
05 Title – Settlement Agent Fee to Epsilon Title Co.	\$500.00				
06 Title – Title Search to Epsilon Title Co.	\$800.00				
07					
08					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$4,694.05</b>				
Loan Costs Subtotals (A + B + C)	\$4,664.25	\$29.80			
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>	<b>\$85.00</b>				
01 Recording Fees Deed: \$40.00 Mortgage: \$45.00	\$85.00				
02 Transfer Tax to Any State			\$950.00		
<b>F. Prepays</b>	<b>\$2,120.80</b>				
01 Homeowner’s Insurance Premium ( 12 mo.) to Insurance Co.	\$1,209.96				
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest ( \$17.44 per day from 4/15/13 to 5/1/13 )	\$279.04				
04 Property Taxes ( 6 mo.) to Any County USA	\$631.80				
05					
<b>G. Initial Escrow Payment at Closing</b>	<b>\$412.25</b>				
01 Homeowner’s Insurance \$100.83 per month for 2 mo.	\$201.66				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$105.30 per month for 2 mo.	\$210.60				
04					
05					
06					
07					
08 Aggregate Adjustment	- 0.01				
<b>H. Other</b>	<b>\$2,400.00</b>				
01 HOA Capital Contribution to HOA Acre Inc.	\$500.00				
02 HOA Processing Fee to HOA Acre Inc.	\$150.00				
03 Home Inspection Fee to Engineers Inc.	\$750.00			\$750.00	
04 Home Warranty Fee to XYZ Warranty Inc.			\$450.00		
05 Real Estate Commission to Alpha Real Estate Broker			\$5,700.00		
06 Real Estate Commission to Omega Real Estate Broker			\$5,700.00		
07 Title – Owner’s Title Insurance (optional) to Epsilon Title Co.	\$1,000.00				
08					
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$5,018.05</b>				
Other Costs Subtotals (E + F + G + H)	\$5,018.05				
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$9,712.10</b>				
Closing Costs Subtotals (D + I)	\$9,682.30	\$29.80	\$12,800.00	\$750.00	\$405.00
Lender Credits					

**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)	\$8,054.00	\$9,712.10	<b>YES</b> • See <b>Total Loan Costs (D)</b> and <b>Total Other Costs (I)</b>
Closing Costs Paid Before Closing	\$0	– \$29.80	<b>YES</b> • You paid these Closing Costs <b>before closing</b>
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	<b>NO</b>
Down Payment/Funds from Borrower	\$18,000.00	\$18,000.00	<b>NO</b>
Deposit	– \$10,000.00	– \$10,000.00	<b>NO</b>
Funds for Borrower	\$0	\$0	<b>NO</b>
Seller Credits	\$0	– \$2,500.00	<b>YES</b> • See Seller Credits in <b>Section L</b>
Adjustments and Other Credits	\$0	– \$1,035.04	<b>YES</b> • See details in <b>Sections K and L</b>
<b>Cash to Close</b>	\$16,054.00	\$14,147.26	

**Summaries of Transactions**

Use this table to see a summary of your transaction.

**BORROWER'S TRANSACTION****K. Due from Borrower at Closing \$189,762.30**

01	Sale Price of Property	\$180,000.00
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	\$9,682.30
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	HOA Dues	4/15/13 to 4/30/13	\$80.00
12			
13			
14			
15			

**L. Paid Already by or on Behalf of Borrower at Closing \$175,615.04**

01	Deposit	\$10,000.00
02	Loan Amount	\$162,000.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		

05	Seller Credit	\$2,500.00
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**Other Credits**

06	Rebate from Epsilon Title Co.	\$750.00
07		

**Adjustments**

08		
09		
10		
11		

**Adjustments for Items Unpaid by Seller**

12	City/Town Taxes	1/1/13 to 4/14/13	\$365.04
13	County Taxes	to	
14	Assessments	to	
15			
16			
17			

**CALCULATION**

Total Due from Borrower at Closing (K)	\$189,762.30
Total Paid Already by or on Behalf of Borrower at Closing (L)	– \$175,615.04

**Cash to Close**  **From**  **To Borrower** **\$14,147.26****SELLER'S TRANSACTION****M. Due to Seller at Closing \$180,080.00**

01	Sale Price of Property	\$180,000.00
02	Sale Price of Any Personal Property Included in Sale	
03		
04		

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	HOA Dues	4/15/13 to 4/30/13	\$80.00
13			
14			
15			
16			

**N. Due from Seller at Closing \$115,665.04**

01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	\$12,800.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	\$100,000.00
05	Payoff of Second Mortgage Loan	

06		
07		
08	Seller Credit	\$2,500.00
09		

10		
11		
12		
13		

**Adjustments for Items Unpaid by Seller**

14	City/Town Taxes	1/1/13 to 4/14/13	\$365.04
15	County Taxes	to	
16	Assessments	to	
17			
18			
19			

**CALCULATION**

Total Due to Seller at Closing (M)	\$180,080.00
Total Due from Seller at Closing (N)	– \$115,665.04

**Cash**  **From**  **To Seller** **\$64,414.96**

# 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 15 days late, your lender will charge a late fee of 5% of the monthly principal and interest payment.

### 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  
456 Somewhere Ave., Anytown, ST 12345

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	\$2,473.56	Estimated total amount over year 1 for your escrowed property costs: <i>Homeowner's Insurance</i> <i>Property Taxes</i>
Non-Escrowed Property Costs over Year 1	\$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: <i>Homeowner's Association Dues</i>  You may have other property costs.
Initial Escrow Payment	\$412.25	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$206.13	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

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$285,803.36
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$118,830.27
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$162,000.00
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	4.174%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.46%



**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
<b>Name</b>	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
<b>Address</b>	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce Pl. Somecity, ST 12344
<b>NMLS ID</b>					
<b>ST License ID</b>			Z765416	Z61456	Z61616
<b>Contact</b>	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
<b>Contact NMLS ID</b>	12345				
<b>Contact ST License ID</b>			P16415	P51461	PT1234
<b>Email</b>	joesmith@ ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@ epsilontitle.com
<b>Phone</b>	123-456-7890		123-555-1717	321-555-7171	987-555-4321

## 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

File No.:  
 Printed: 05/01/2018, 5:12 PM  
 Officer/Escrow Officer:  
 Settlement Location:  
 Anytown

**Estimated Settlement Statement**

Property Address: 123 Anywhere Street, Anytown, OR 12345  
 Buyer: Happy Buyer  
 Seller: Sad Seller  
 Lender: Favorite Lender  
 Settlement Date: 04/15/2013  
 Disbursement Date:

Description	Buyer	
	Debit	Credit
<b>Financial</b>		
Sale Price	180,000.00	
Loan Amount - To Favorite Lender		162,000.00
<b>Prorations/Adjustments</b>		
Association Dues 04/15/13 to 05/01/13 @\$160/mo	80.00	
County Taxes 04/15/13 to 07/01/17 @\$2960.88/yr		365.04
Seller Credit for buyers closing costs		2,500.00
Buyer Deposit		10,000.00
Rebate from Title		750.00
<b>Loan Charges</b>		
Loan Charges to To Favorite Lender		
Prepaid Interest 04/15/13 to 05/01/13 @\$17.440000/day	279.04	
Application Fee	300.00	
Underwriting Fee	1,097.00	
0.25% of Loan Amount (Points)	405.00	
Appraisal Fee		Paid by Others-L \$405.00
Credit Report		POC-B \$29.80
Flood Determination Fee	20.00	
Flood Monitoring Fee	31.75	
Tax Monitoring Fee	75.00	
Tax Status Fee	80.00	
Pest Inspection Fee	120.50	
Survey Fee	85.00	
<b>Impounds</b>		
Aggregate Adjustment		0.01
Homeowner's Insurance 2 mo(s) @\$100.83/mo	201.66	

This document is not intended to replace the Closing Disclosure form.

Description	Buyer	
	Debit	Credit
County Property Taxes 2 mo(s) @\$105.30/mo	210.60	
<b>Title Charges &amp; Escrow / Settlement Charges</b>		
Title - Owner's Title Insurance (optional) Policy: ALTA Owners - 2006 STD to First American Title Company of Oregon	1,000.00	
Title - Lender's Policy Policy: ALTA Lenders - 2006 EXT to First American Title Company of Oregon	650.00	
Title Insurance Binder Fee ALTA Elimination Fee to First American Title Company of Oregon	500.00	
Title Search Misc Title Processing Fee to First American Title Company of Oregon	800.00	
Title - Escrow Fee Escrow/Closing Fee to First American Title Company of Oregon	500.00	
<b>Government Recording and Transfer Charges</b>		
Record First Grant/Warranty Deed Record Warranty Deed-First to County Clerk Deeds and Records	40.00	
Record First Deed of Trust Record Deed of Trust-First to County Clerk Deeds and Records	45.00	
<b>Miscellaneous</b>		
HOA Capital Contribution to To Be Determined	500.00	
HOA Processing Fee to To Be Determined	150.00	
Home Inspection Fee to To Be Determined	750.00	
Homeowner's Insurance Premium to Insurance Agent	1,209.96	
6 months of taxes to Lane County Assessment & Taxation	631.80	
<b>Subtotals</b>	189,762.31	175,615.05
Due From Buyer		14,147.26
<b>Totals</b>	189,762.31	189,762.31

Our wire instructions do not change. If you receive an email or other communication that appears to be from us and contains revised wiring instructions, you should consider it suspect and you must call our office at an independently verified phone number. Do not inquire with the sender.

**Acknowledgement**

We/I have carefully reviewed the Estimated ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements to be made on my account or by me in this transaction and further certify that I have received a copy of the Estimated ALTA Settlement Statement. This Estimated Settlement Statement is subject to changes, corrections or additions at the time of final computation of Escrow Settlement Statement. We/I authorize Title Company to cause the funds to be disbursed in accordance with the Final ALTA Settlement Statement to be provided to me/us at closing.

**Buyer(s):**

\_\_\_\_\_  
Happy Buyer

\_\_\_\_\_  
Escrow Officer:

This document is not intended to replace the Closing Disclosure form.

# Quién paga los costos de cierre

Los costos de cierre (o costos de liquidación) son tarifas y gastos que exceden el precio de la propiedad incurrida por el comprador y / o el vendedor durante la transferencia de la propiedad de la propiedad. Por lo general, un comprador paga 2-4% del precio de compra en costos de cierre. Un vendedor puede esperar pagar entre el 6 y el 10% del precio de compra en costos de cierre.

Tenga en cuenta que las siguientes tarifas son típicas y no deben considerarse reglas estrictas y rápidas. Consulte con su agente inmobiliario para más detalles.

<b>El vendedor normalmente paga por ...</b>	<b>El comprador normalmente paga por ...</b>
<ul style="list-style-type: none"><li>• La mitad de las tarifas de custodia</li><li>• Órdenes de trabajo (según contrato)</li><li>• Primas de seguro de título de propietarios</li><li>• Comisión inmobiliaria</li><li>• Cualquier juicio o derecho de retención contra la vendedora.</li><li>• Cualquier cuota impaga de Asignaciones de Propietarios.</li><li>• Garantía del hogar (de acuerdo con el contrato)</li><li>• Cualquier enlace o evaluación</li><li>• Registro de cargos para borrar todos los documentos de registro contra el vendedor.</li><li>• Pago de todos los préstamos a nombre del vendedor (o el saldo del préstamo existente asumido por el comprador)</li><li>• Intereses devengados para el prestamista que se están pagando, honorarios de transferencia y cualquier pensión de prepago</li></ul>	<ul style="list-style-type: none"><li>• La mitad de las tarifas de custodia</li><li>• Prima de la póliza de título del prestamista</li><li>• Preparaciones de documentos</li><li>• Impuesto racional (desde la fecha de adquisición)</li><li>• Registro de cargos para todos los documentos a nombre del comprador</li><li>• Primas de seguro de hogar para el primer año.</li><li>• Garantía de inicio (según contrato)</li><li>• Tasas de inspección</li><li>• Todos los cargos por préstamos nuevos (excepto los requeridos por el prestamista para que el vendedor pague)</li><li>• Intereses provisionales sobre el nuevo préstamo desde la fecha de financiación hasta la primera fecha de pago.</li></ul>

Asegúrese de ahorrar en el presupuesto para los costos de cierre además de su pago inicial mientras ahorra para comprar una casa.

Source: A local Title & Escrow Company