Understanding your estimated settlement charges

Some of these charges can change at settlement. See the top of page 3 for more information.

These charges are for services we require to complete your settlement. We will choose the providers of these services.  Service  Charge  4. Title services and lender's title insurance This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.  5. Owner's title insurance You may purchase an owner's title insurance policy to protect your interest in the property.  6. Required services that you can shop for These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below.  Service House Location Survey:  \$ 300.00  7. Government recording charges These charges are for state and local fees to record your loan and title documents.	You	r Adjusted Origination Charges		
2. Your credit or charge (points) for the specific interest rate chosen  The credit or charge for the interest rate of  % is included in  Your origination charge. (See item 1 above.)  You receive a credit of \$  for this interest rate of  %. This credit reduces your settlement charges.  You pay a charge of \$  for this interest rate of  %. This charge (points) increases your total settlement charges.  Your Adjusted Origination Charges  A Your Adjusted Origination Charges  Your Charges for All Other Settlement Services  3. Required services that we select	1. O	ur origination charge his charge is for getting this loan for you.		
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