First American Title Fee Integration

The fee integration with First American Title allows you to import the appropriate fees into the Mortgage Coach Advice Engine for display on the Total Cost Analysis.

Closing Costs - First American Title Fees

1. Login to the Mortgage Coach Advice Engine. Select an existing client record or create a new client with the **NEW CLIENT** button.

Clients					• NEW CLIENT	Q SEARCH ALL
Recent Clients	Recent Views					V
First Name	Last Name	Presentation	Email	Last Updated	Referred	Funded
Sara	Miller	Purchase Option (30 YR, 20 YR & 15YR)	saramiller@outlook.com	3/31/2021 1:20:13 PM	Guidebook Sample TCA	\bigcirc

2. Click on the loan product (ie. 30yr Fixed) on the left navigation menu. Next, select the Closing Costs option below the product. Click on the **CLOSING COST DETAIL** button.

😪 MORTGAGECOACH. 🛛 🗉	nterprise Edition		CLIENT PARTNER SETTINGS HELP SIGN OUT
	30 Year Fixed		<back next=""> Toolbox 🗘</back>
Sara Miller	Fates this conduct's closico casts CLOSING COST DETAIL	Monthly Payment 5254 527 5	Creating a Purchase TCA
은 Client ~ [라 Goals [라 Assumptions	APR Related Closing Costs Add Costs To Loan Amount 50:00 Points Add Points To Loan Amount 0.000%	515a 515a 515a 5550	
🗊 Affordability 🛩	Prepaid Int. Days Add Prepaid Int To Loan	30 YEAR FIXED	Linear Li Li Value 10 10 Value 10 10 Value 10 10 Value 10 10
📄 30 Year Fixed 🔷	15 Amount	30 Year Fixed TOTALIONN AMOUNT: \$436,500	Record Video
- Closing Costs	Prepaid Escrows Add Prepaid Escrows To Loan Amount	DTE 25.9/30.9	NOTES
- Monthly Costs	\$0.00	LTV: 97.000%	Enter notes for your client here:
€ Analysis	Non-APR Costs Add Non-APR Costs To Loan Amount	PONTS: \$0.00 PRPAD NT: AMOUNT:	
📺 Presentation 🛩	Contributions Add Contributions To Loan	CASH TO \$14,105.42 CLOSE: \$14,105.42	
	\$0.00		
	Earnest Money S0.00		OB MORTGAGE MARKET INDICES ① Rate Indices Chells and LTV Issue Trends
	(Back Next)		30-YR. CONFORMING 3.336% 3.279% 4.0.028 30-0yr. CONFORMING 3.279% 4.0.02 30-0yr. CONFORMING 3.279% 4.0.02 3.20% Registration of the second

3. Click the **FIRST AMERICAN FEES** button in the bottom left corner. Select an existing fee template from the Select From Template drop-down menu to include any non-settlement charges (optional).

Closing Cost Details	×
State	Select From Template CLEAR ALL FEES APPLY TO LOAN Add a Fee to get started!
FIRST AMERICAN FEES Points: \$0.00 Prepaid	ADD FEE ADD CUSTOM FEE SAVE AS d Interest: \$605.42 UFMIP/FF/GF/SP: \$0.00 Borrower Paid: \$0.00 Lender Paid: \$0.00
Seller Paid: \$0.00	Broker Paid: \$0.00 Earnest Money: \$0.00 MIP Paid In Cash: \$0

4. The property details will auto-populate if previously entered within the contact details. If not, enter the information for the required fields with a red asterisk, including the State and Zip Code. Select the Transaction Type: Sale w/ Mortgage – Local, Refinance or HELOC. Click **NEXT**.

Select From Tem	plate ✔		CLEAR ALL FEES	
First American Fees Selec	tion			×
Property Address	٦	ransaction Type		
10029 Western Ave		Sale w/Mortgage - Lo	ocal	~
Zip* State*	County			
90047 California 🗸	Los Angeles 🖌			
City				
Los Angeles	~			
			NEXT	CANCEL
AMERICAN FEES ADD FEE	ADD CUSTOM FEI	E SAVE AS		
ADDIEL				

5. Click **OK** to append the requested fees to the Closing Cost Details screen. The fee quotes will indicate which fees are APR/Non-APR and the paid by parties. **Disclaimer:** All estimates obtained through the First American Title Mortgage Solutions Cost Calculator's use are dependent upon the accuracy of the information entered. Please refer to the disclaimer button for additional details.

Closin	ng Cost Details					×
State	First American Fees Selection				×	
	Click OK to import the provided itemized fees.					AN
	Name	Amount	APR	Paid By		
	Lender's Title Insurance	\$1,229	No	Borrower		
	Recording Fees	\$127	No	Borrower		
	Escrow Service Fee	\$345	No	Borrower		
	Borrower Closing Services Fee	\$1,185	No	Borrower		
FI						
	SEARCH ID: 9231 SEE DISCLAIMER		BACK			

6. The First American Title returned fees will appear in the blue highlighted fields. These fields will append to any fees applied prior, which will not be highlighted in blue.

Description Method Total Paid By APR PPE Add to I Loan Origination \$0.00 + 0.500% \$2,182.50 Borrower	~	Select From Tem Lender Fees	plate V		CLEAR A	LL FEES		PPLY TO LOAN
Loan Origination \$0.00 + 0.500% \$2,182.50 Borrower	Description	Method		Total	Paid By	APR	PPE	Add to Loa
Credit Report \$55.00 + 0.000% \$55.00 Borrower • . Appraisal Fee \$650.00 + 0.000% \$650.00 Borrower • . Processing Fee \$470.00 + 0.000% \$470.00 Borrower • . Lender's Title Insurance \$1,229.00 + 0.000% \$1,229.00 Borrower • . Recording Fees \$127.00 + 0.000% \$127.00 Borrower • . Misc Settlement Fees \$345.00 + 0.000% \$345.00 Borrower • .	Loan Origination	♥ \$0.00	+ 0.500%	\$2,182.50	Borrower 🗸			
Appraisal Fee \$650.00 + 0.000% \$650.00 Borrower • . Processing Fee \$470.00 + 0.000% \$470.00 Borrower • . Lender's Title Insurance • \$1,229.00 + 0.000% \$1,229.00 Borrower • . Recording Fees \$127.00 + 0.000% \$127.00 Borrower • . Misc Settlement Fees \$345.00 + 0.000% \$345.00 Borrower • .	Credit Report	♥ \$55.00	+ 0.000%	\$55.00	Borrower 🗸			
Processing Fee \$470.00 \$470.00 Borrower Lender's Title Insurance \$1,229.00 + 0.000% \$1,229.00 Borrower Recording Fees \$127.00 + 0.000% \$127.00 Borrower Misc Settlement Fees \$345.00 + 0.000% \$345.00 Borrower	Appraisal Fee	♥ \$650.00	+ 0.000%	\$650.00	Borrower 🗸			
Lender's Title Insurance • \$1,229.00 + 0.000% \$1,229.00 Borrower • . Recording Fees • \$127.00 + 0.000% \$127.00 Borrower • . Misc Settlement Fees • \$345.00 + 0.000% \$345.00 Borrower • .	Processing Fee	∨ \$470.00	+ 0.000%	\$470.00	Borrower 🗸			
Recording Fees \$127.00 + 0.000% \$127.00 Borrower	Lender's Title Insurance	♥ \$1,229.00	+ 0.000%	\$1,229.00	Borrower 🗸			
Misc Settlement Fees ▼ \$345.00 + 0.000% \$345.00 Borrower ▼ □	Recording Fees	♥ \$127.00	+ 0.000%	\$127.00	Borrower 🗸			
	Misc Settlement Fees	♥ \$345.00	+ 0.000%	\$345.00	Borrower 🗸			
IRST AMERICAN FEES ADD FEE ADD CUSTOM FEE SAVE AS Add All Fees To Loan	IRST AMERICAN FEES	ADD FEE	ADD CUSTOM	1 FEE SAVE A	s	Ad	d All Fe	es To Loan

7. The borrower will be able to see the fee breakdown in the Total Cost Analysis presentation. In the Summary section, click the More Info button and then click the Closing Costs tab.

Payment Breakdown	Closing Costs	Reinvestment	×
CLOSING COSTS			
	30 YEAR FIXED	20 YEAR FIXED	15 YEAR FIXED
DOWN PMT/EQUITY:	\$13,500.00	\$13,500.00	\$13,500.00
LOAN TO VALUE:	97.000%	97.000%	97.000%
APR COSTS:	\$605.42	\$560.57	\$538.15
NON-APR COSTS:	\$0.00	\$2,886.00	\$2,886.00
POINTS:	\$0.00	\$0.00	\$0.00
UFMIP/FF/GF/SP:	\$0.00	\$0.00	\$0.00
PREPAIDS:	\$4,781.25	\$4,781.25	\$4,781.25
CONTRIBUTIONS:	\$0.00	\$0.00	\$0.00
EARNEST MONEY:	\$0.00	\$0.00	\$0.00
CASH TO CLOSE:	\$5,386.67	\$21,727.82	\$21,705.40
FEE DETAIL	FEE DETAIL	FEE DETAIL	FEE DETAIL

8. Click the Fee Detail under the product column.

15 YEAR FIXED - FEE D	AR FIXED - FEE DETAIL				
FEE	TOTAL	PAID BY	APR FEE	PREPAID ESCROWS	FINANCED
Hazard Insurance Reserves:	\$393.75	Borrower		YES	
Hazard Insurance Premium:	\$1,575	Borrower		YES	
Taxes Reserves:	\$2,812.50	Borrower		YES	
Lender's Title Insurance:	\$1,229	Borrower			
Recording Fees:	\$127	Borrower			
Escrow Service Fee:	\$345 Borrower				
Borrower Closing Services Fee:	\$1,185	\$1,185 Borrower			
Points: \$0.00	Prepaid	Interest: \$538	.15	UFMIP/FF/GF/SF	: \$0.00
Borrower Paid: \$8,205.40	Lender Pa	aid: \$0.00	Seller Paid: \$0.00 Earnest Money: \$0.00		