

# First American Title Fee Integration

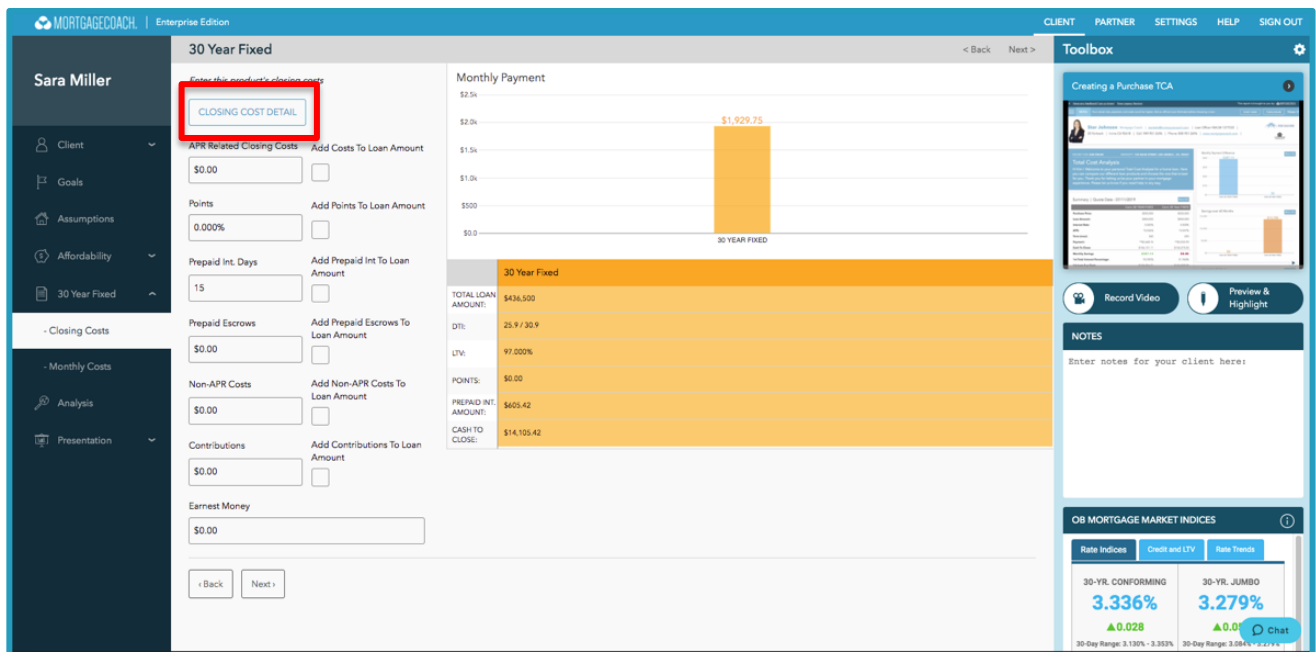
The fee integration with First American Title allows you to import the appropriate fees into the Mortgage Coach Advice Engine for display on the Total Cost Analysis.

## 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.



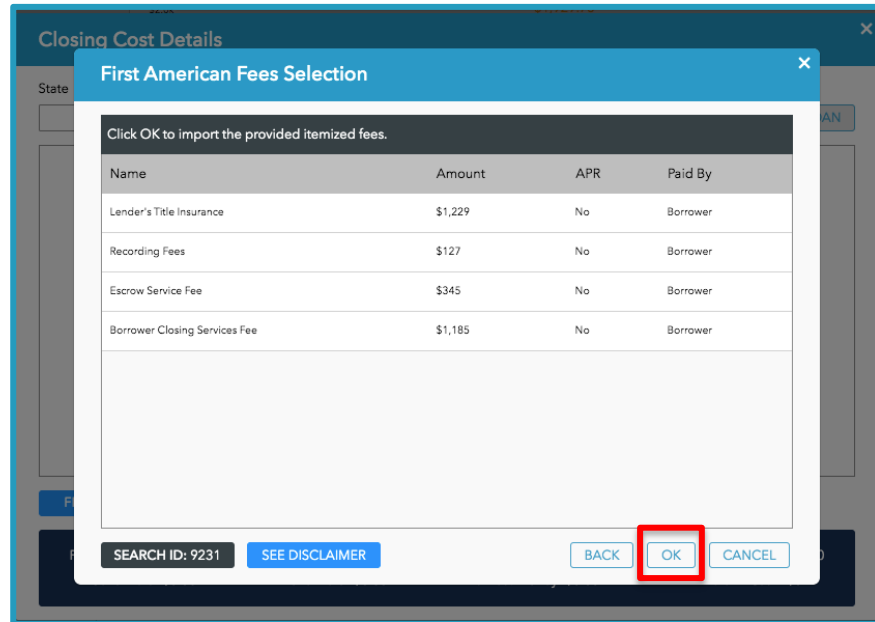
2. Click on the loan product (ie. 30yr Fixed) on the left navigation menu. Next, select the Closing Costs option below the product. Click on the **CLOSING COST DETAIL** button.



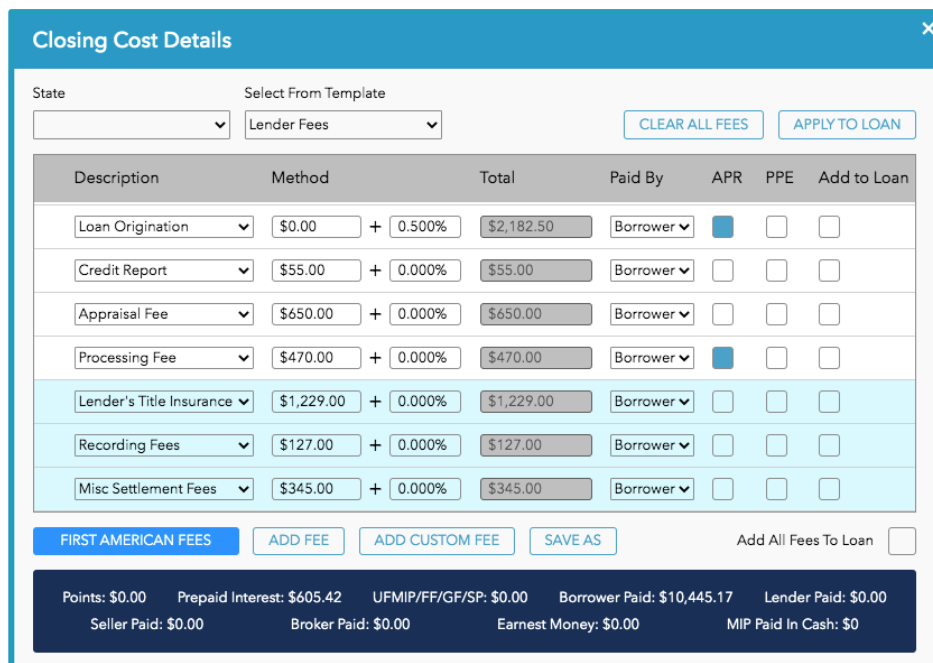
- Click the **FIRST AMERICAN FEES** button in the bottom left corner. Select an existing fee template from the Select From Template drop-down menu to include any non-settlement charges (optional).

- 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**.

- 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.



- 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.



- 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.

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:	<b>\$5,386.67</b>	<b>\$21,727.82</b>	<b>\$21,705.40</b>
FEE DETAIL	<a href="#">FEE DETAIL</a>	<a href="#">FEE DETAIL</a>	<a href="#">FEE DETAIL</a>

- Click the Fee Detail under the product column.

15 YEAR FIXED - FEE DETAIL						
FEE	TOTAL	PAID BY	APR FEE	PREPAID ESCROWS	FINANCED	
<b>Hazard Insurance Reserves:</b>	\$393.75	Borrower		YES		
<b>Hazard Insurance Premium:</b>	\$1,575	Borrower		YES		
<b>Taxes Reserves:</b>	\$2,812.50	Borrower		YES		
<b>Lender's Title Insurance:</b>	\$1,229	Borrower				
<b>Recording Fees:</b>	\$127	Borrower				
<b>Escrow Service Fee:</b>	\$345	Borrower				
<b>Borrower Closing Services Fee:</b>	\$1,185	Borrower				
Points: \$0.00	Prepaid Interest: \$538.15			UFMIP/FF/GF/SP: \$0.00		
Borrower Paid: \$8,205.40	Lender Paid: \$0.00	Seller Paid: \$0.00		Earnest Money: \$0.00		