



Title Insurance Fees

RULE vs. REALITY

CALCULATOR

1) Owner's Title Premium

2) (+) Simultaneous Lender's Premium

3) (-) Lender's Title Premium (Basic Rate)

4) Total Adjusted Owner's Title Premium

Amount to disclose for Owner's Premium on Loan Estimate / Closing Disclosure
= Total from above calculation (Line 4) Section H

**If Seller is paying the Owner's Policy, the amount does not need to be disclosed on Loan Estimate*

Amount to disclose for Lender's Premium on Loan Estimate/Closing Disclosure
= Full Basic Lender's Title Policy Amount (Line 3) Section B or C

Actual amount charged for Owner's Premium
= Owner's Title Premium Amount (Line 1)



Actual amount charged for Lender's Premium
= Simultaneous Fee Amount (Line 2)

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How to Debit / Credit

- **Lender's Premium:** (Line 3) - (Line 2) = Amount over charged to Buyer
- **Owner's Premium:** (Line 1) - (Line 4) = Amount undercharged to Seller

** These two amounts should be the same.*

*** Charge credit on Closing Disclosure (Page 3) should equal the amount from one of these two calculations.*

****Charge/credit on page 3 of the Closing Disclosure will reflect the adjustment between Buyer and Seller for the difference reflected above typically as a "Title Premium Adjustment."*