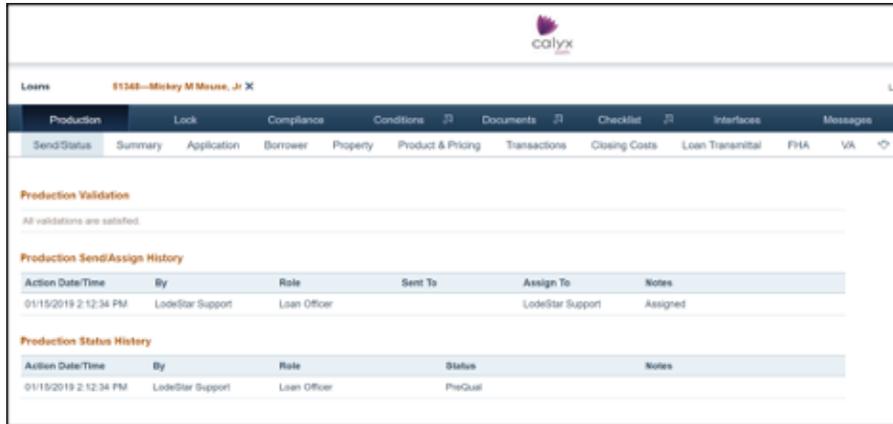
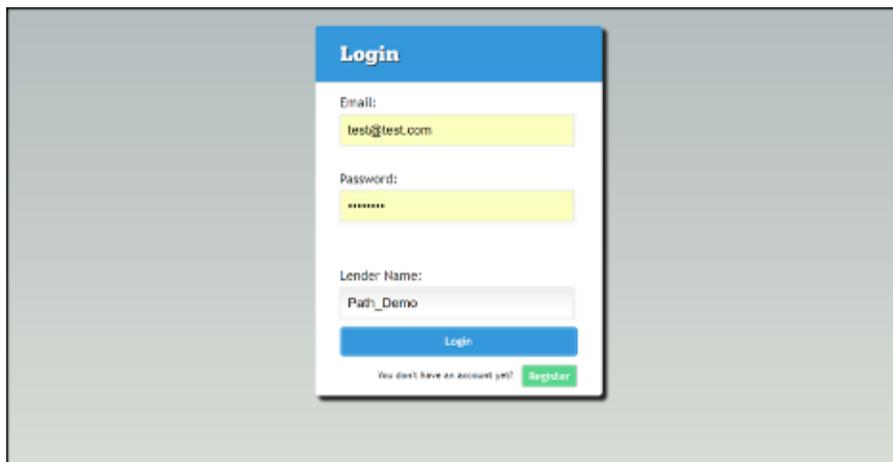


*Make sure you have an open loan file created and saved before trying to run a rate quote.

Step 1: Once you are in a loan select “LodeStar” from the bottom tool bar.



Step 2: The LodeStar Login screen will now appear. Please use the credentials provided to you in order to login in and run a quote. If you forgot your credentials or have any other questions, please contact support@lsssoftwaresolutions.com.





Step 3: The loan information will automatically populate into LodeStar's Calculator. Select the appropriate title agent, answer any additional questions, then hit "Calculate".

Closing Cost Estimate Calculator

State: CA County: Orange
Township: All Townships Transaction: Purchase
Loan File Name: P370001 Service Title Agent: Select Option
Loan Amount: 400,000 Purchase Price: 500,000

Is the recording exempt from the additional Real Estate Fraud Prosecution Trust Fund Fee pursuant to Cal Govt. Code § 27360?

Calculate

Deed YES

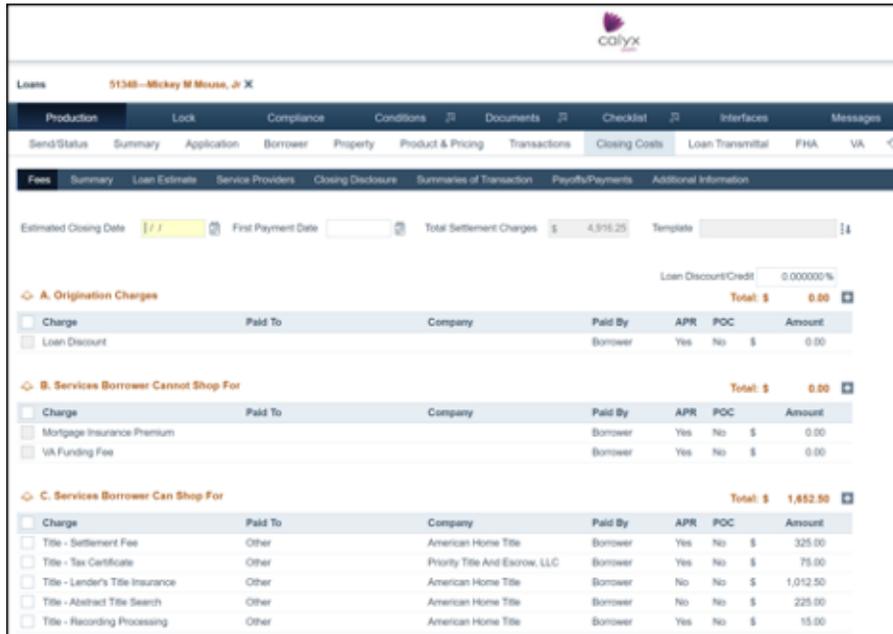
Step 4: Your results will appear, select "Export to Path" to push the fees back into Point.

Closing Cost Details Rounded

Buttons: Email Quote, PDF Print, Export To Path, Attach Document

Loan Costs	Other Costs
A. Origination Charges \$0	K. Taxes and Other Government Fees \$166
B. Services You Cannot Shop For \$0	Recording Fees and Other Taxes \$166
C. Services You Can Shop For \$1,340	Transfer Taxes \$0
Title - Closing Coordination Fee \$375	F. Prepaids \$0
Title - Lender's Title Policy \$750	Homeowner's Insurance Premium (monthly) \$0
Title - Recording Processing \$50	Mortgage Insurance Premium (monthly) \$0
Title - Settlement Fee \$75	Prepaid Interest (per day for days @) \$0
Title - Tax Research Fee \$90	Property Taxes (monthly) \$0
D. TOTAL LOAN COSTS \$1,340	G. Initial Escrow Payment at Closing \$0
	Homeowner's Insurance per month for mo. \$0
	Mortgage Insurance per month for mo. \$0
	Property Taxes per month for mo. \$0
	H. Other \$1,000
	Title - Owner's Title Policy (optional) \$1,000

Step 5: The fees will be populated on the “Closing Cost” tab complete with the title agent’s information.



Estimated Closing Date: / / First Payment Date: Total Settlement Charges: \$ 4,916.25 Template: Loan Discount/Credit: 0.000000%

A. Origination Charges Total: \$ 0.00

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Loan Discount			Borrower	Yes	No	\$ 0.00

B. Services Borrower Cannot Shop For Total: \$ 0.00

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Mortgage Insurance Premium			Borrower	Yes	No	\$ 0.00
<input type="checkbox"/> VA Funding Fee			Borrower	Yes	No	\$ 0.00

C. Services Borrower Can Shop For Total: \$ 1,852.50

Charge	Paid To	Company	Paid By	APR	POC	Amount
<input type="checkbox"/> Title - Settlement Fee	Other	American Home Title	Borrower	Yes	No	\$ 325.00
<input type="checkbox"/> Title - Tax Certificate	Other	Priority Title And Escrow, LLC	Borrower	Yes	No	\$ 75.00
<input type="checkbox"/> Title - Lender's Title Insurance	Other	American Home Title	Borrower	No	No	\$ 1,012.50
<input type="checkbox"/> Title - Abstract Title Search	Other	American Home Title	Borrower	No	No	\$ 225.00
<input type="checkbox"/> Title - Recording Processing	Other	American Home Title	Borrower	Yes	No	\$ 15.00