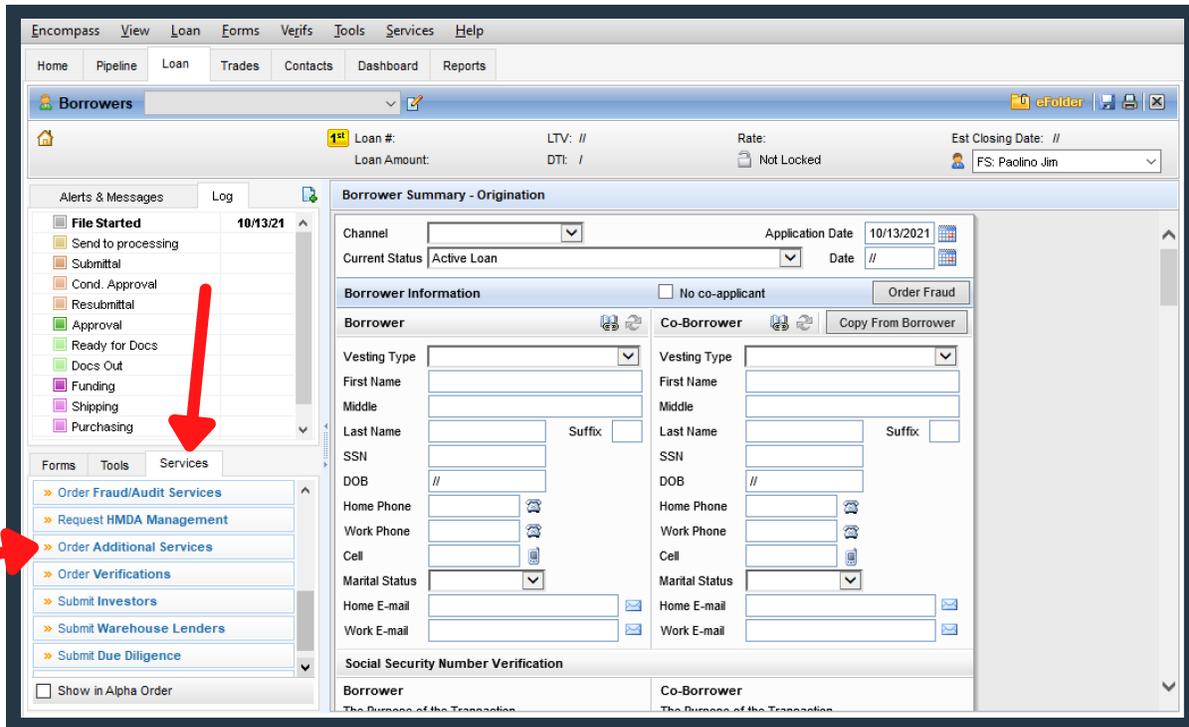


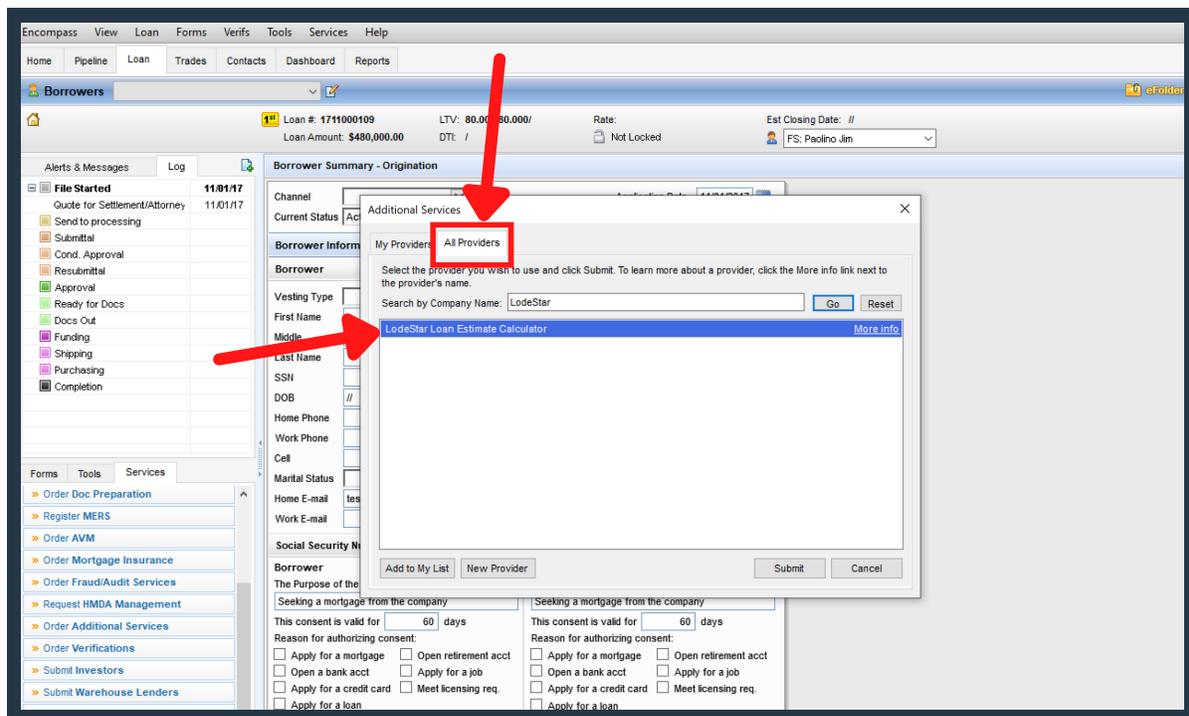


\*Before you begin, you must have an opened loan file that was created within Encompass.

Step 1: In the bottom left hand corner, go to the "Services" tab and select "Order Additional Services".



Step 2: In the pop up window, select "LodeStar Loan Estimate Calculator" from the "All Providers" tab and click "Submit".





Step 3: LodeStar's Loan Estimate calculator will appear with the information from your loan file already entered. Select your Title Agent within the "Service Title Agent" dropdown and click "Calculate".

**Closing Cost Estimate Calculator**

State: MD County: Baltimore

Township: All Townships Transaction: Purchase

Loan File Name: 12345678 **Service Title Agent: Select Option**

Loan Amount: 200,000 Purchase Price: 300,000

Is this property a principal residency?  Is this a purchase money mortgage (associated with a purchase) being recorded at the same time with a deed?  Is the borrower a qualified First Time Home Buyer and is the property a principal residency?

**Calculate**

**Deed** YES   
Page Count: 3 Number Of Deeds Being Filed: 1

**Mortgage/Deed of Trust** YES   
Page Count: 25 Number Of Mortgages Being Filed: 1

**Release of Real Estate Lien** NO   
Page Count: 3 Number Of Releases Being Filed: 1

**Power of Attorney** NO   
Page Count: 3

Step 4: The closing cost details will appear with title fees, insurance premiums, transfer taxes and municipal recording fees. Click "Export to Encompass" to load fees into your LOS. They will appear on the "2015 Itemization Form".

compass View Services View Help

Home Pipeline Loan Services View Trades Contacts Dashboard Reports

Email Quote PDF/Print **Export To Encompass** Attach EDoc

**Closing Cost Details** Rounded

Loan Costs		Other Costs	
A. Origination Charges	\$0	E. Taxes and Other Government Fees	\$5,855
B. Services You Cannot Shop For	\$0	Recording Fees and Other Taxes	\$230
C. Services You Can Shop For	\$2,124	Transfer Taxes	\$5,625
Title - Closing Protection Letter	\$30	F. Prepays	\$0
Title - Lender's Title Policy	\$1,119	Homeowner's Insurance Premium (months)	\$0
Title - Settlement Fee	\$650	Mortgage Insurance Premium (months)	\$0
Title - Title Examination Fee	\$225	Prepaid Interest (per day for days @ )	\$0
Title - Title Service Fee	\$100	Property Taxes (months)	\$0
D. TOTAL LOAN COSTS	\$2,124	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	\$1,076
		Title - Owner's Title Policy(optional)	\$1,076