

Closing costs averages: Texas

Loan amount: \$200,000

Item	Houston	U.S. Average
Origination fees		
Points (\$)	\$806.00	\$710.94
Application fees	\$422.50	\$438.21
Commitment fee	\$565.00	\$565.72
Document preparation	\$230.00	\$187.24
Funding fee	--	\$225.00
Origination or lender fees	\$1,110.00	\$1,114.81
Processing	\$385.00	\$370.93
Tax service	\$81.83	\$66.28
Underwriting	\$255.00	\$246.84
Wire transfer	\$30.00	\$29.23
Title and closing		
Appraisal	\$303.57	\$325.98
Attorney, closing or settlement fee	\$280.00	\$343.89
Credit report	\$11.98	\$12.52
Flood certification	\$11.20	\$11.10
Pest, other inspection	\$50.00	\$49.95
Postage/courier	\$27.82	\$28.30
Survey	\$312.50	\$134.85
Title insurance	\$1,185.06	\$707.30
Title work: Title search, plat drawing, name search, endorsements	\$305.08	\$197.71
Government fees		
Recording fee	\$83.38	\$95.12
City/county/state tax stamps/ intangible tax	--	\$1,371.49
Pre-paid	\$1,616.89	\$1,468.55
Escrow	\$700.00	\$707.56
Total cost	\$3,988.57	\$3,681.04
Average origination	\$1,370.88	\$1,294.04
Average title and closing	\$2,042.60	\$1,442.17
Average origination plus title	\$3,413.47	\$2,736.21