stewart TITLE

PROPERTY PROFILE

215 Sayers Rd
Bastrop, TX 78602

TABLE OF CONTENTS

**if available*

You requested a property profile for the address above. The enclosed documents are based on a preliminary review of records and have not been verified for accuracy or relevance. They should not be considered a title report until a formal title examination is completed and a title commitment is issued.

If you have questions, please contact your nearest Stewart Title of Austin office.

Property Overview

8734800, TX, Bastrop County

APN: 8734800 CLIP: 1001365457

Beds	Full Baths	Half Baths	Sale Price	Sale Date
N/A	**N/A**	**N/A**	**N/A**	**N/A**
Bldg Sq Ft	Lot Sq Ft	Yr Built	Type	
N/A	**145,403**	**N/A**	**MBL HM**	

COMMUNITY INSIGHTS

Median Home Value	**$192,861**	School District	**BASTROP ISD**
Median Home Value Rating	**2 / 10**	Family Friendly Score	**40 / 100**
Total Crime Risk Score (for the neighborhood, relative to the nation)	**42 / 100**	Walkable Score	**3 / 100**
Total Incidents (1 yr)	**100**	Q1 Home Price Forecast	**$186,145**
Standardized Test Rank	**23 / 100**	Last 2 Yr Home Appreciation	**4%**

LOCATION INFORMATION

School District	**S04**	Mapsco	
School District Name	**Bastrop ISD**	MLS Area	
Census Tract		Zip Code	
Subdivision		Zip + 4	
6th Grade School District/School Name		Flood Zone Date	**05/09/2023**
Elementary School District		Most Hazardous Flood Zone	**X**
Middle School District/School Name		Within 250 Feet of Multiple Flood Zone	**No**
Neighborhood Code	**0214-0214**	Flood Zone Panel	**48021C0215F**
Waterfront Influence		Carrier Route	
High School District/School Name		Neighborhood Name	

TAX INFORMATION

Property ID 1	8734800	Tax Area (113)	
Property ID 2	**R72357**	Tax Appraisal Area	
Property ID 3	**000008734800**	% Improved	
Legal Description	**ABS A3 AUSTIN, STEPHEN F., ACRES 3.3380**		
Actual Tax Year		Block	
Actual Tax		Lot	
Exemption(s)			

ASSESSMENT & TAX

Assessment Year	2026 - Preliminary	2025	2024
Market Value - Total	**$215,204**	**$194,592**	**$194,592**
Market Value - Land	**$194,592**	**$194,592**	**$194,592**
Market Value - Improved	**$20,612**		
Assessed Value - Total	**$215,204**	**$194,592**	**$194,592**
Assessed Value - Land	**$194,592**	**$194,592**	**$194,592**
Assessed Value - Improved	**$20,612**		
YOY Assessed Change ($)	**$20,612**	**$0**	
YOY Assessed Change (%)	**10.59%**	**0%**	
Exempt Building Value			
Exempt Land Value			
Exempt Total Value			
Gross Tax (2013/2014 School; 2014 County & Village)			

Tax Amount - Estimated	Tax Year	Change ($)	Change (%)
$3,056	**2024**		
$3,301	**2025**	**$245**	**8.02%**
$3,651	**2026**	**$350**	**10.59%**

Jurisdiction	Tax Type	Tax Amount	Tax Rate

Bastrop County	**Estimated**	**$754.29**	**.3505**
County Rd	**Estimated**	**$168.31**	**.07821**
Bastrop ISD	**Estimated**	**$2,298.16**	**1.0679**
Emergency Svc Dist 2	**Estimated**	**$215.20**	**.1**
Bastrop County Emergency Svc D	**Estimated**	**$215.20**	**.1**
Total Estimated Tax Rate			**1.6966**

FEATURES

Feature Type	Unit	Size/Qty	Width	Depth	Year Built

Feature Type	Value

Building Description	Building Size

ESTIMATED VALUE

(1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal. This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice.

(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

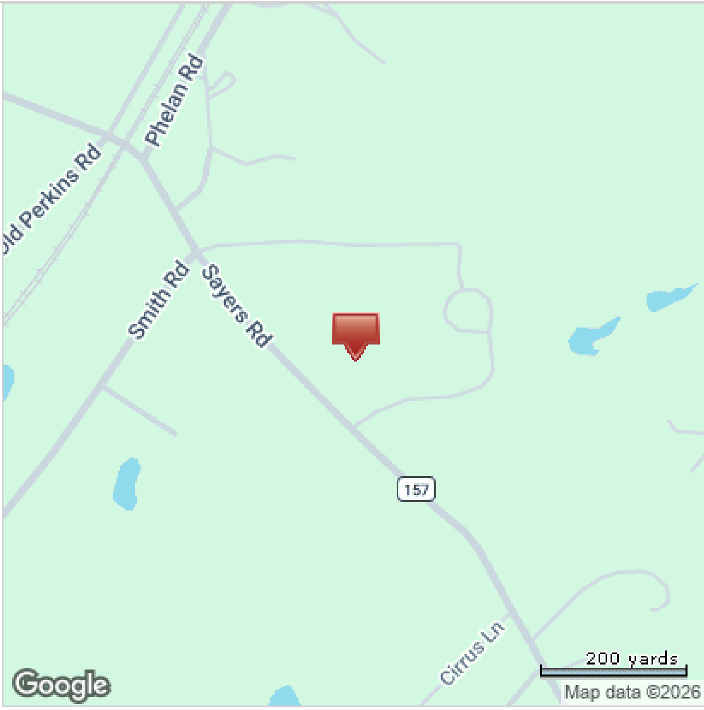
(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

LISTING INFORMATION

MLS Listing Number		Listing Date	
MLS Area		MLS Status Change Date	
MLS Status		Listing Agent Name	
Current Listing Price		Listing Broker Name	
Original Listing Price			

MLS Listing #	
MLS Status	
MLS Listing Date	
MLS Orig Listing Price	
MLS Listing Price	
MLS Close Date	
MLS Listing Close Price	
MLS Listing Expiration Date	
MLS Withdrawn Date	

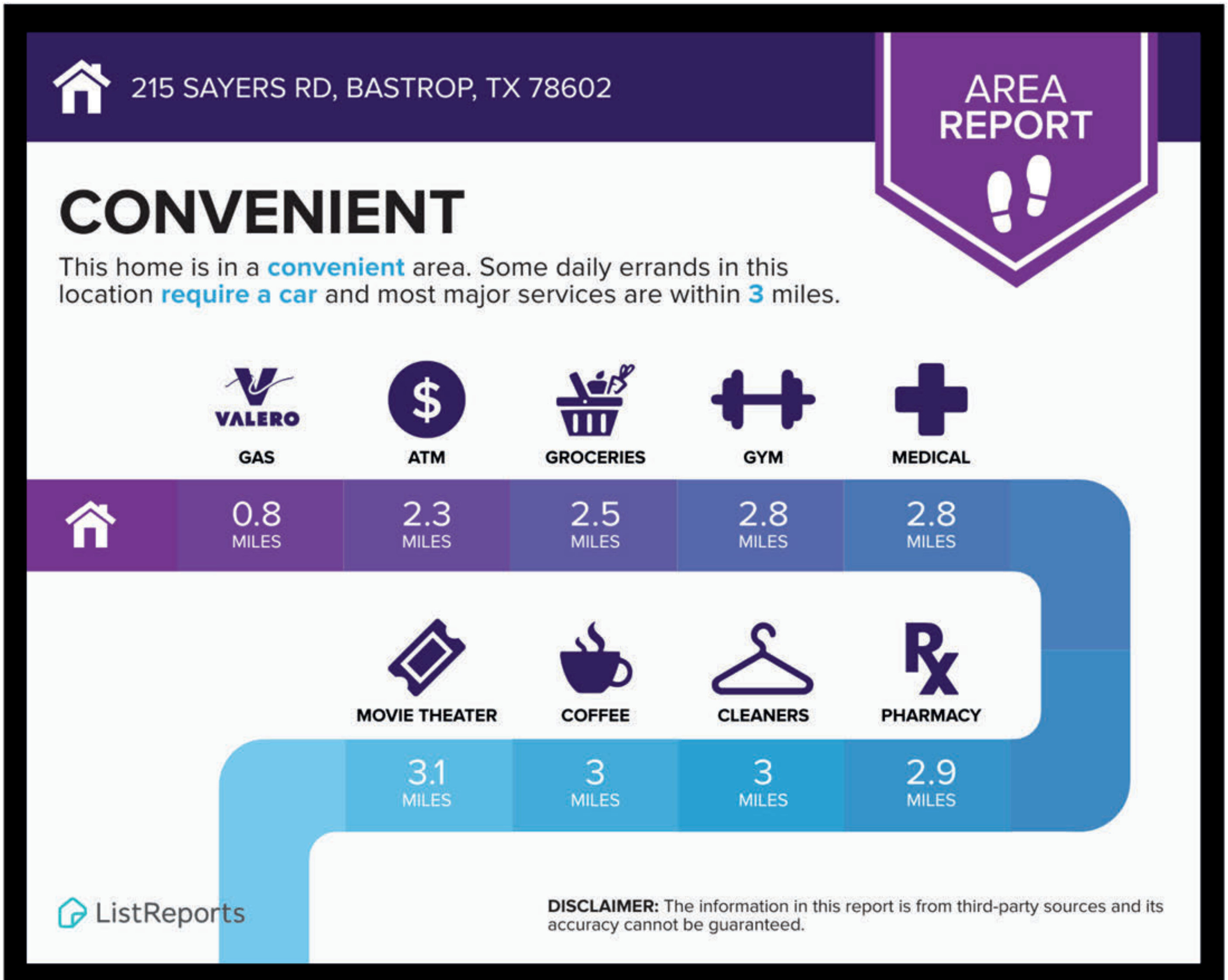
PROPERTY MAP



***Lot Dimensions are Estimated**

AREA REPORT

*PROVIDED BY LIST REPORTS



OUTDOOR REPORT

*PROVIDED BY LIST REPORTS

215 SAYERS RD, BASTROP, TX 78602

OUTDOOR **REPORT**

THE GREAT OUTDOORS

This home is located near a variety of outdoor activities.

POPULAR

GOLF COURSE	**LOST PINES GOLF CLUB**	**4 MILES**
PARK	**BASTROP STATE PARK**	**4.4 MILES**

ListReports

DISCLAIMER: The information in this report is from third-party sources and its accuracy cannot be guaranteed.

FOOD REPORT

*PROVIDED BY LIST REPORTS

215 SAYERS RD, BASTROP, TX 78602

FOOD REPORT

NEIGHBORHOOD EATS

This home is located near **14** moderately priced restaurants and has an **average** variety of cuisines.

14

4 stars +

WITHIN 5 MILES

$	11
$$	3
$$$	0
$$$$	0

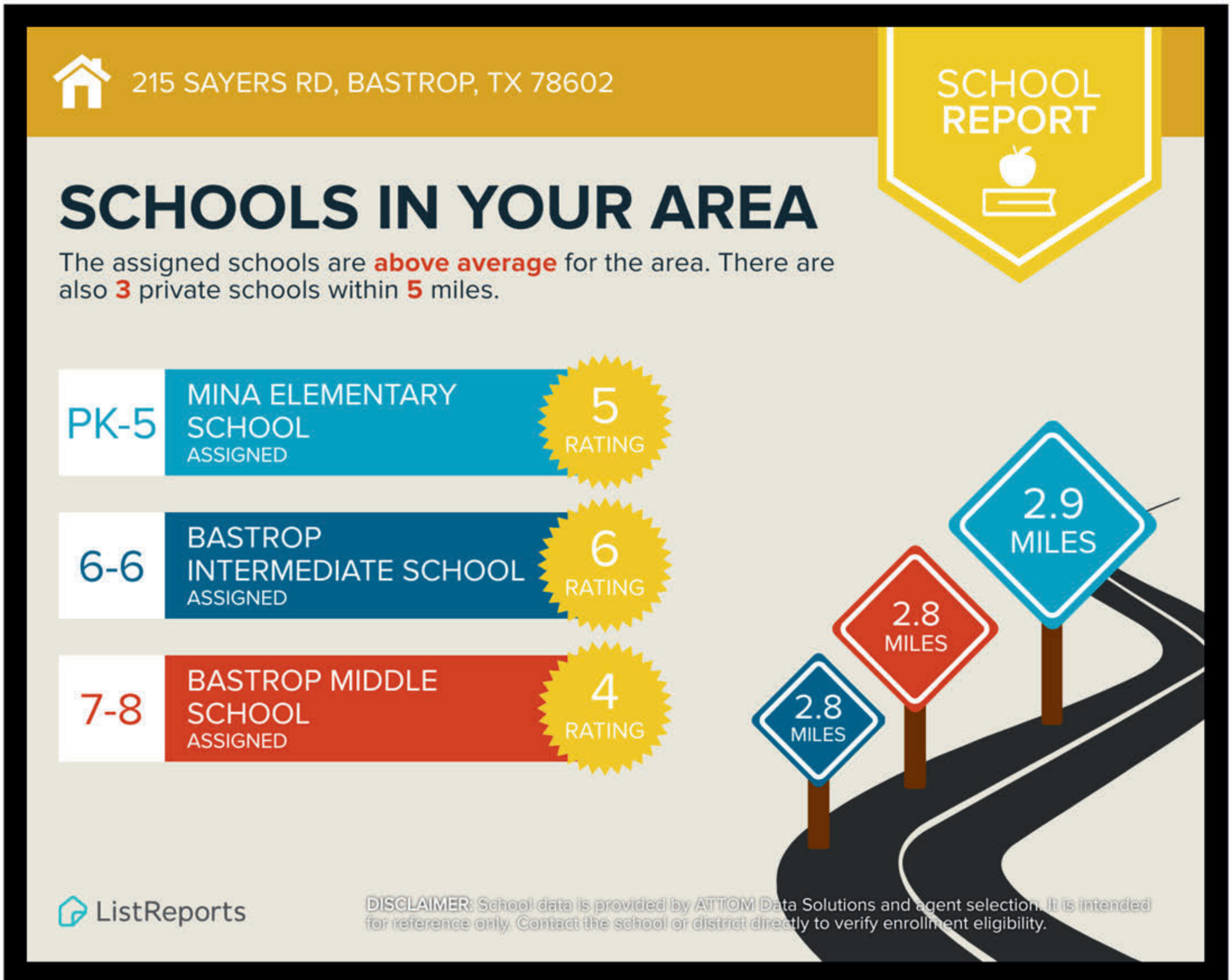
GOOD EATS
BY CATEGORY

FAST FOOD	4
AMERICAN	2
MEXICAN	2
INTERNATIONAL	2
SEAFOOD	1
BARS	1
STEAKHOUSES	1
BARBECUE	1

ListReports

SCHOOL REPORT

*PROVIDED BY LIST REPORTS



Deed

BELL COUNTY
BURNET COUNTY
Burnet
MILAM COUNTY
WILLAMSON COUNTY
Georgetown
Marble Falls
Leander
Round Rock
Hutto
Taylor
Cedar Park
TRAVIS COUNTY
Brushy Creek
Jollyville
Wells Branch
Pflugerville
AUSTIN
LEE COUNTY
Lakeway
Elgin
Manor
Shady Hollow
BASTROP COUNTY
Bastrop
HAYS COUNTY
Buda
Kyle
San Marcos
Lockhart
COMAL COUNTY
CALDWELL COUNTY
New Braunfels
Luling
GUADALUPE COUNTY
GONZALES COUNTY
Selma
Schertz
Seguin

DEED

In Texas, a deed is a legal document that transfers ownership of real property (like land or a house) from one party (the grantor) to another (the grantee).

It serves as official proof of who owns the property and typically includes details like the names of the parties, a description of the property, and the grantor's signature. Once signed and recorded with the county, the deed makes the transfer public and legally recognized.

SEE NEXT PAGE

stewart TITLE

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

GENERAL WARRANTY DEED WITH VENDOR'S LIEN

THE STATE OF TEXAS §
§ KNOW ALL MEN BY THESE PRESENTS:
COUNTY OF BASTROP §

THAT THE UNDERSIGNED, Holy Land, LLC, ("Grantor"), for and in consideration of the sum of TEN DOLLARS ($10.00) and other valuable consideration to the undersigned in hand paid by Rene Martinez Garcia, ("Grantee"), the receipt of which is hereby acknowledged, and the further consideration of the execution and delivery by the Grantee of a promissory note of even date herewith in the principal sum of ONE HUNDRED SIXTY-FOUR THOUSAND TWO HUNDRED FIFTY and NO/100 DOLLARS ($164,250.00) payable to the order of Holy Land, LLC, ("Lender"), as therein specified, providing for acceleration of maturity and for attorney's fees, the payment of which note is secured by the vendor's lien herein retained, and is additionally secured by a Deed of Trust of even date herewith to Kent M. Hanszen, Trustee, has GRANTED, SOLD AND CONVEYED, and by these presents does GRANT, SELL AND CONVEY unto the said Grantee, all of the following described real property in Bastrop County, Texas, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

This conveyance, however, is made and accepted subject to any and all restrictions, encumbrances, easements, covenants and conditions, if any, relating to the hereinabove described property as the same are filed for record in the County Clerk's Office of Bastrop County, Texas.

TO HAVE AND TO HOLD the above described premises, together with all and singular the rights and appurtenances thereto in anywise belonging unto the said Grantee, his heirs, executors and administrators forever. And Grantor does hereby bind itself, its successors, assigns and legal representatives, to WARRANT AND FOREVER DEFEND all and singular the said premises unto the said Grantee, his heirs, executors and administrators, against every person whomsoever claiming or to claim the same or any part thereof.

But it is expressly agreed that the Vendor's Lien, as well as Superior Title in and to the above described premises, is retained against the above described property, premises and improvements until the above described notes and all interest thereon are fully paid according to the face, tenor, effect and reading thereof, when this Deed shall become absolute.

THAT Lender, at the instance and request of the Grantee herein, having advanced and paid in cash to the Grantor herein that portion of the purchase price of the herein described property as is evidenced by the hereinabove described Note, the Vendor's Lien, together with the Superior Title to said property, is retained herein for the benefit of said Lender and the same are hereby TRANSFERRED AND ASSIGNED to said Lender, its successors and assigns.

Current ad valorem taxes on the property having been prorated, the payment thereof is assumed by Grantee.

EXECUTED this 8 day of August, 2024.

Holy Land, LLC

By: ______________________

Name: Anthony Gaona

Title: Manager

THE STATE OF TEXAS §
§
COUNTY OF Guadalupe §

This instrument was acknowledged to me on the 8 day of August, 2024, by Anthony Gaona, as Manager of Holy Land, LLC, on behalf of said entity.

____
NOTARY PUBLIC, State of Texas

Maria E. Laskowski

MARIA E. LASKOWSKI
Notary Public, State of Texas
Comm. Expires 08-14-2026
Notary ID 124303495

Grantee's Address:
207 Sayers Road
Bastrop, TX 78602
Bastrop County

After Recording, Please Return to:
Five Star Title, LLC
304 North Austin Street
Seguin, TX 78155

Exhibit "A"

Being a 3.338 ACRE TRACT situated in the Stephen F. Austin Survey, A-3, Bastrop County, Texas. Said 3.338 ACRE TRACT is that portion of Tract 1 called 3.543 acres in conveyance from Mary Vernell Miller, et al to CJN Homes, LLC recorded July 21, 2023 in Document Number 202310958 of the Official Records of said county and being described by metes and bounds as follows:

BEGINNING at a Mag Nail set marking the west corner of the tract herein described, same being the west corner of said 3.543 acre tract, south corner of Lot 3, Sayers Estates Subdivision recorded in Volume 5, Page 195B of the Map Records (called Lot 3 in conveyance from AUS-TEX Parts & Services, LTD to Manuel Banda-Carrizales and Francisca Martinez Hernandez, a married couple recorded April 23, 2019 in Document Number 201905594 of the Official Records of said county lying in the northeast line of Sayers Road (County Road Number 157).

THENCE with the northwest line of the tract herein described, same being the common line of said 3.543 acre tract and said Lot 3, Sayers Estates Subdivision N 43° 14' 40" E (called N 46° 30' 00" E in Volume 653, Page 473) 357.17 feet to a 1/2 inch diameter rebar found marking the northwest corner of the tract herein described, same being the northwest corner of said 3.543 acre tract lying in the southeast line of said Lot 3, Sayers Estates Subdivision and being the west corner of a tract called Tract 2 (1.00 acre) in conveyance from Mary Vernell Miller, et al to CJN Homes, LLC recorded July 21, 2023 in Document Number 202310958 of the Official Records of said county.

THENCE with the north line of the tract herein described, same being the common line of said 3.543 acre tract and said CJN Homes 1.00 acre tract as follows:

S 45° 48' 53" E 148.78 feet (called N 42° 33' W 148.45 feet in Document Number 202310958) to a 1/2 inch diameter rebar found marking a re entrant corner of the tract herein described, same being a re-entrant corner of said 3.543 acre tract, south corner of said CJN Homes 1.00 acre tract,

N 43° 08' 09" E (called S 46° 30' W in Document Number 202310958), at 54.81 feet a 1/2 inch diameter rebar set with cap (B&A) and at 84.82 feet a 1/2 inch diameter rebar found marking the northeast corner of the tract herein described, same being the northeast corner of said 3.543 acre tract, west corner of a tract called 1.000 acre in conveyance from JTREO, Inc., a Texas Corporation to Taunia and Darrell Karrick, husband and wife recorded August 11, 2016 in Document Number 201610571 of the Official Records of said county, and

S 45° 49' 05" E 208.82 feet to a 1/2 inch diameter rebar set with cap (B&A) marking the east corner of the tract herein described, same being the east corner of said 3.543 acre tract, south corner of said 1.000 acre Karrick tract lying in the northwest line of a tract called 10.373 acres in conveyance from Kathy Miller (a/k/a Katherine Marie Miller), individually and as heir at law under the Will of the Estate of Minervia Laverne Malone Miller, deceased to Kathy Miller (a/k/a Katherine Marie Miller), individually and as heir at law under the Will of the Estate of Minervia Laverne Malone Miller, deceased recorded May 24, 2012 in Volume 2147, Page 819 of the Official Records of said county.

THENCE with the southeast line of the tract herein described, same being the. common line of said 3.543 acre tract and said 10.373 acre tract S 43° 14' 13" W (called S 46° 30' 00" W in Volume 653, Page 473), at 67.27 feet a 1/2 inch diameter rebar set with cap (B&A) and at 442.24 feet a 1/2 inch diameter rebar found marking the south corner of the tract herein described, same being the south corner of said 3.543 acre tract, being the south corner of a 10.000 acre tract described in Volume 653, Page 473, further described as being the west corner of said 10.373 acre tract and lying in the northeast line of Sayers Road (County Road Number 157).

THENCE with the southwest line of the tract herein described, same being the common line of said 3.543 acre tract and said Sayers Road N 45° 46' 34" W, at 30.00 feet a 1/2 inch diameter rebar set With cap (B&A) and at

Exhibit "A"

357.50 feet (called N 42° 33' 00" W 357.15 feet in Volume 653, Page 473) the PLACE OF BEGINNING and containing 3.338 ACRES OF LAND.

NOTE: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the above legal description of the area or quantity of land is not a representation that such area or quantity is correct, but is made only for informational and/or identification purposes and does not override Item 2 of Schedule B hereof.

Plat

BELL COUNTY
BURNET COUNTY
Burnet
MILAM COUNTY
WILLAMSON COUNTY
Georgetown
Marble Falls
Leander
Round Rock
Hutto
Taylor
Cedar Park
TRAVIS COUNTY
Brushy Creek
Jollyville
Wells Branch
Pflugerville
AUSTIN
LEE COUNTY
Lakeway
Elgin
Manor
Shady Hollow
BASTROP COUNTY
Bastrop
HAYS COUNTY
Buda
Kyle
San Marcos
Lockhart
COMAL COUNTY
CALDWELL COUNTY
New Braunfels
Luling
GUADALUPE COUNTY
GONZALES COUNTY
Selma
Seguin
Schertz

PLAT

This section includes the recorded plat map, providing a precise illustration of the property's legal boundaries, lot dimensions, easements, building setback lines, and adjoining parcels as filed in the county land records. The plat offers valuable insight into the property's legal footprint, access, and development considerations.

SEE NEXT PAGE

No Plat Available for this Property.

stewart

TITLE

Restrictions

No Restrictions Available for this Property.

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Local Information

BASTROP

City Snapshot

IMPORTANT DETAILS
at a Glance

Chamber of Commerce
927 Main Street
Bastrop, TX 78602
(512) 303-0558

Bastrop ISD

Bastrop County

Population Estimate (2025)
12,934

Welcome to Bastrop

Bastrop offers the perfect blend of small-town charm and natural beauty, featuring a historic downtown, riverfront views, and easy access to Austin.

cityofbastrop.org

* Disclaimer: School district assignments, zoning, and ratings are subject to change. Prospective buyers should contact the local school district to confirm current school information.

stewart TITLE

School District

BASTROP
Independent School District

TEXAS SCHOOL RATINGS
How to Access:

- Go to TXschools.gov
- Type in the school name or district
- Review Accountability Rating and additional detals
- Compare multiple schools by using the comparison tools.

TXschools.gov

School District Insights

School district information is essential because it helps families make informed decisions, ensuring access to quality education, community stability, and long-term property value.

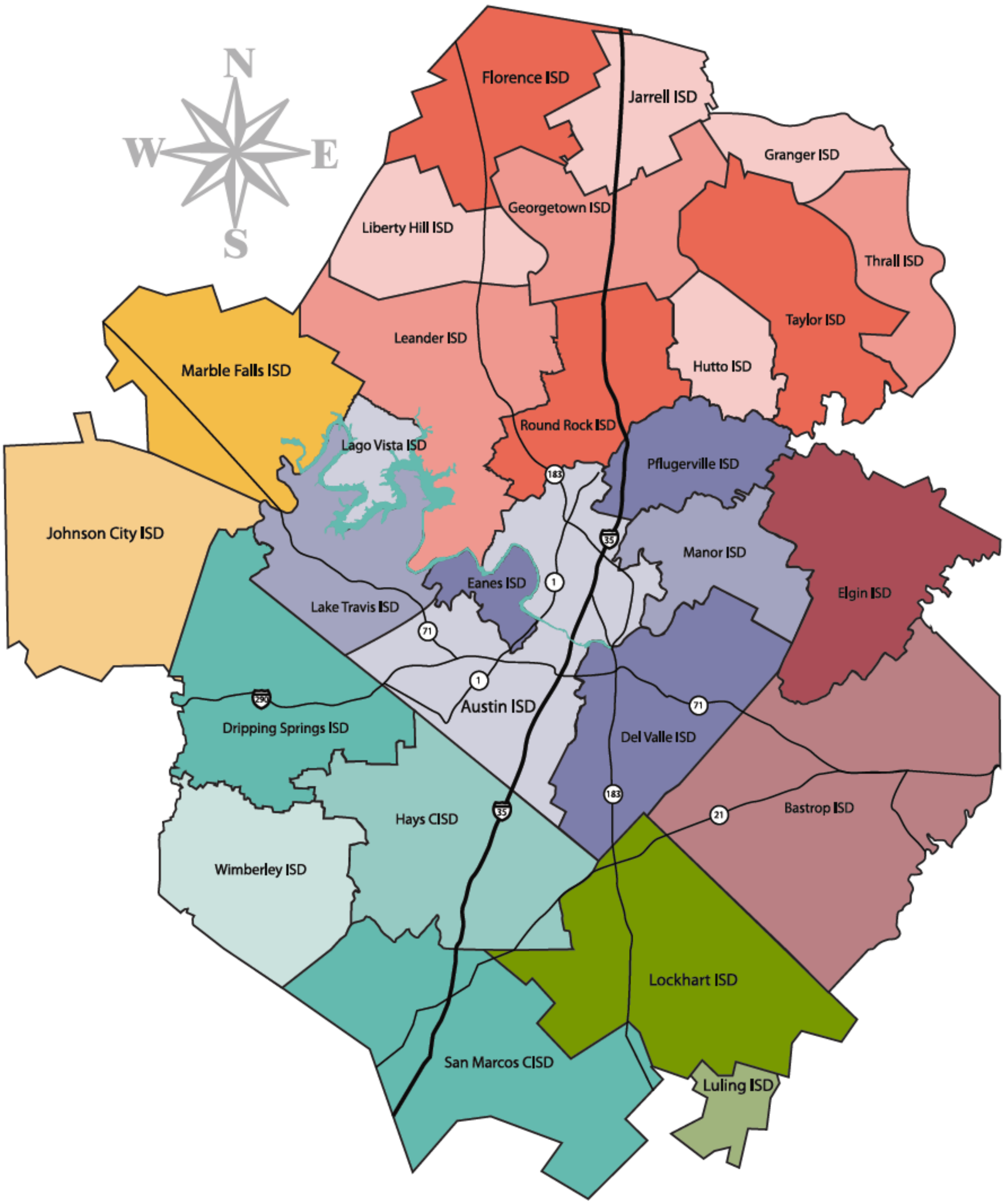
bisdtx.org

* Disclaimer: School district assignments, zoning, and ratings are subject to change. Prospective buyers should contact the local school district to confirm current school information.

stewart TITLE

Central Texas

School Districts Map



KEY

Bastrop | Caldwell | Hays | Travis | Williamson | Other

stewart™ TITLE

Bastrop

Bastrop ISD
512.772.7100
bisdtx.org

Elgin ISD
512.281.3434
elginisd.net

Caldwell

Lockhart ISD
512.398.0000
lockhartisd.org

Luling ISD
830.875.3191
luling.txed.net

Hays

Dripping Springs ISD
512.858.3000
dsisdtx.us

Hays CISD
512.268.2141
hayscisd.net

San Marcos CISD
512.393.6744
smcisd.net

Wimberly ISD 512.847.2414
wimberleyisd.net

Travis

Austin ISD
512.414.1700
austinisd.org

Del Valle ISD
512.386.3000
dvisd.net

Eanes ISD
512.732.9000
eanesisd.net

Lago Vista ISD
512.267.8300
www.lagovistaisd.net

Lake Travis ISD
512.533.6000
ltisdschools.org

Manor ISD
512.278.4000
www.manorisd.net

Pflugerville ISD
512.594.0000
pfisd.net

Williamson

Florence ISD
254.793.2850
florenceisd.net

Georgetown ISD
512.943.5000
georgetownisd.org

Granger ISD
512.859.2173
grangerisd.net

Hutto ISD
512.759.3771
hipponation.org

Jarrell ISD
512.746.2124
jarrellisd.org

Leander ISD
512.570.0000
leanderisd.org

Liberty Hill ISD
512.260.5580
www.libertyhill.txed.net

Round Rock ISD
512.464.5000
roundrockisd.org

Taylor ISD
512.365.1391
taylorisd.org

Thrall ISD
512.898.0062
thrallisd.com

Other

Johnson City ISD
830.868.7410
jc.txed.net

Marble Falls ISD
830.693.4357
marblefallsisd.org

stewart.com/austin

stewart TITLE

Closing Process & Escrow

What is

Title Insurance?

So, you're buying a house. It's an exciting time. It can also be a bit confusing. Things feel like they're happening pretty fast and, often, some important things can go unexplained – like title insurance. To help you understand the purpose and importance of title insurance, Stewart Title has put together this helpful overview.

What is title?
Simply stated, the title to a piece of property is the evidence that the owner is in lawful possession of that property.

What is title insurance?
Title insurance protects real estate owners and lenders against any property loss or damage they might experience because of liens, encumbrances or the defects in the title to the property. Each title insurance policy is subject to specific terms, conditions and exclusions.

How does title insurance differ from other insurance?
Insurance such as car, life, health, etc., protects against potential future events and is paid for with monthly or annual premiums. A title policy insures against events that occurred in the past of the real property and the people who owned it, for a one-time premium paid at the close of the escrow.

Please contact me for more information.

What does it cover?
Title insurance protects against claims from defects. Defects are things such as another person claiming an ownership interest, improperly recorded documents, fraud, forgery, liens, encroachments, easements and other items that are specified in the actual policy.

Who needs it?
Home buyers and lenders need title insurance in order to be insured against various possible title defects. The buyer, seller and lender all benefit from the issuance of title insurance.

How is a title policy created?
The creation of a title policy begins by searching the public records for defects, such as liens or legal judgments, which could interfere with the transfer of the property's title. Once the title is deemed free and clear of defects, the prospective new owner receives a preliminary report for review and approval. If the prospective buyer approves the "prelim," the escrow officer will record the document after closing and settlement, and the title policy will be created.

What is escrow?
Escrow refers to the process in which the funds of a transaction (such as the sale of a house) are held by a third party, often the title company or an attorney in the case of real estate, pending the fulfillment of the transaction.

What are the policy types?
A standard policy insures the new owner/home buyer, and a lender's policy insures the priority of the lender's security interest.

All fees and processes are subject to local real estate practices. For specific information about your transaction, please consult your real estate agent, loan officer or escrow officer.

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7 Steps To A Smooth Closing

For the Buyer

1. Homeowner's Insurance
Prior to closing, please provide us with your choice for homeowners insurance and your insurance agent's name and phone number.

2. Certified Funds
The Texas Department of Insurance requires certified funds at closing. Your closing cost must be in the form of a cashier's check, certified check or wired funds. Make the checks payable to Stewart Title of Austin, LLC.

3. Wired Funds
If you wish to wire your closing cost from your account directly to Stewart Title's escrow account, please inform us prior to the closing, so that we may assist you in making the arrangements.

4. Identification
Don't forget to bring your driver's license or other U.S. issued form of official picture ID to closing.

5. Reviewing the Documents
If you wish to examine your loan documents prior to closing, please request that the mortgage company provide them to the title company at least one day early.

6. Termite Certificate
Don't forget to bring the termite certificate to closing, if required by lender.

7. Reimbursements
All bills for inspections, repairs or other items to be paid at closing must be provided to us prior to closing.

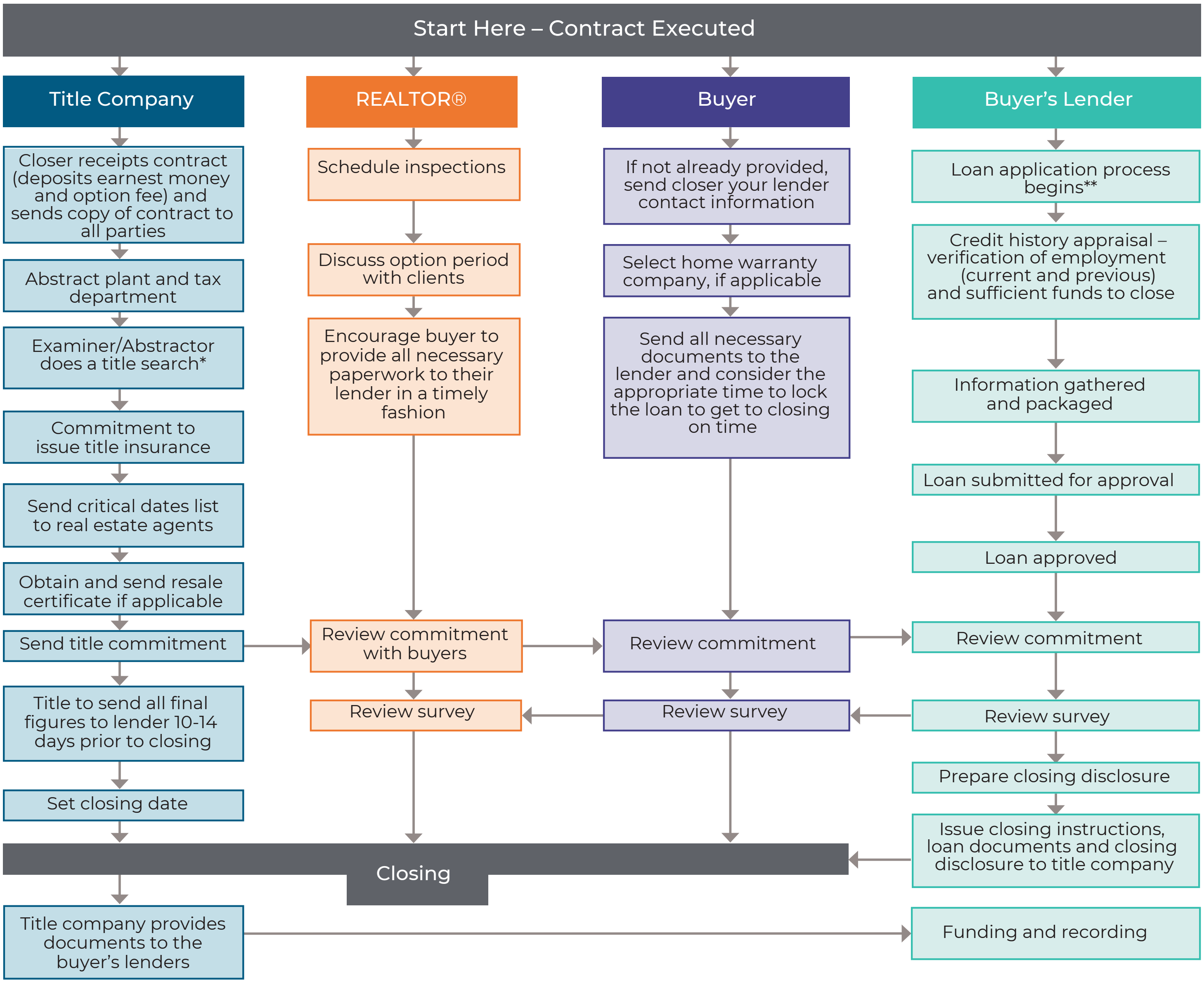
AVOID COMMON CLOSING DELAYS:

- If you will not be present at closing to sign documents and intend to use a power of attorney, you must provide the original power of attorney to your closing officer prior to closing for approval and recording of the document. (The lender will also need to approve the power of attorney.) On the day of closing, we will need to contact you and verify that you have not revoked the power of attorney.

- If you are unable to attend the closing and will sign the papers by overnight mail, please provide Stewart Title with the forwarding address, including ZIP code. Also, please provide us with a contact number in case we need to reach you. You will need to sign the papers in front of a notary. We will provide you with a return overnight mail packet. Please send the signed and notarized closing papers back to us the same day you receive them.

From Contract To Close

The Buyer’s Steps To Closing



Title search includes:

- Search history of property – owner of record, liens
- Clouds on title – documents filed by legal description
- Search of buyer and seller – liens, lawsuits, divorces, probates,
- documents filed by person’s name, no property description

Loan application process includes:

- Verification of buyer’s income, stability, credit, assets to close
- Confirmation of property’s value (the appraisal)
- Some lenders order the appraisal and send
- with closing instructions to the title company

stewart TITLE

Home Buying Process

So, you've decided to buy a home. Congratulations. However, making the decision to purchase is just the first of many steps. To help you better understand the homebuying process, we've listed everything that happens between the time you decide to buy a home and when it's time to move in.

1. Prepare to shop
2. Compile a list of needs and wants
3. Prequalify for loan and financing
4. Find a real estate broker
5. Visit properties and rank them
6. Make the offer
7. Negotiate, if necessary
8. Execute the contract
9. Open an escrow account and send earnest money/option fee
10. Sign documents and complete the closing process
11. Welcome home

Whether it's your first home or one of many, this is an exciting time, and you can always count on Stewart Title to be here to assist you with your real estate needs, no matter what stage you are in on your home ownership journey.

For more tips and information, contact me today.

Estimate of Closing Costs

For the Buyer

BUYER'S CHARGES	CONVENTIONAL	VA	FHA	CASH
Appraisal Fee	Per lender	Per lender	Per lender	N/A
Attorney's Fee	$175 - $225	$150 - $175*	$175 - $200	$0
Buyer's Inspection	Varies per property	Varies per property	Varies per property	Varies per property
Credit Report	Per lender	Per lender	Per lender	N/A
Discount Points	Per lender	Per lender	Per lender	N/A
Escrow/Closing Fee	$595 ($595 for Refi)	$595 ($595 for Refi)	$595 ($595 for Refi)	$595 ($595 for Refi)
Flood Certificate	Actual cost	Actual cost	Actual cost	N/A
Guaranty Fee	$2.00	$2.00	$2.00	N/A
Hazard Insurance	Cost for 12 months	Cost for 12 months	Cost for 12 months	Cost for 12 months
HOA Fee	Per HOA addendum	Per HOA addendum	Per HOA addendum	Per HOA addendum
Lender's Inspection	N/A	Per lender	Per lender	N/A
Lender Req'd Escrows	Per lender	Per lender	Per lender	N/A
Mortgagee's Title Policy	(T19)$175+endorsements	(T19)$175+endorsements	(T19)$175+endorsements	N/A
Origination Fee	As required by lender	As required by lender	As required by lender	N/A
Processing	As required by lender	As required by lender	As required by lender	N/A
Recording Fee	$110 - $135	$110 - $135	$110 - $135	$48 - $60
Survey	$450 - $650	$450 - $650	$450 - $650	If requested
Tax Service Fee	Per lender	See below*	See below*	N/A
Termite Inspection Fee	$125	See below*	$125	If requested
Underwriting Fee	Per lender	See below*	Per lender	N/A
VA Funding Fee	N/A	1 - 2% of loan	N/A	N/A

*A veteran/buyer may not pay attorney fees, escrow fees, pest inspection fee, processing or underwriting fee or tax service fee if the veteran is paying a 1% origination fee. These estimates are subject to change, and there may be extra charges not included herein. Please contact your lender for actual charges.

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GLOSSARY OF TERMS

Appraisal Fee
What an appraiser charges to deliver a professional opinion about how much a property is worth.

Attorney's Fee
Consideration paid for document preparation or attorney review of documents.

Buyer's Inspection
Examination of property for various reasons such as termite or repairs.

Buyer's Loan Fees
Fees collected by the lender to compensate for the work in evaluating, processing and making the loan.

Escrow or Closing Fee
The fee paid to the closing agent (title company) to act as a disinterested third party who handles the finalizing of the loan or home purchase.

Commission
The amount paid to the real estate agent or broker when you buy a house; usually a percentage of the home's price.

Credit Report
An evaluation of the buyer's credit made by a credit bureau for the lender.

Discount Points
A fee paid to receive a lower interest rate.

Flood Certificate
This fee covers the map search to determine if your home requires flood insurance.

Guaranty Fee
This fee represents the charge by government-sponsored enterprises like Fannie Mae® and Freddie Mac® to guarantee an investor in that loan will receive all scheduled principal and interest payments until the loan is repaid.

Home Warranty
A type of insurance that covers repairs to specified parts of the house for a specific period of time.

Homeowners' Association Fee
Amount each homeowner in a condominium or PUD pays for their share of the common area's expense.

Hazard Insurance
Insurance coverage that compensates for physical damage to property.

Lender Required Escrows
Typically an additional month or two of reserve or escrow deposited with lender.

Lender's Inspection
Required by lender to determine condition of the property.

Mortgagee's Title Policy
Title insurance policy that protects the lender.

Origination Fee
Lender's fee for establishing a new loan.

Owner's Title Policy
Title insurance policy that protects the buyer.

Payoff
The outstanding balance of an existing loan.

Processing Fee
Lender fees to cover the initial cost of processing the loan.

Recording Fee
Cost to note in a book of public records the terms of legal documents affecting title to real property.

Repairs
Charges required to restore or maintain property.

Survey
Cost of surveying the property to determine the size of the lot your home is on.

Tax Certificates
Certificates issued by tax service showing current year and any delinquent taxes.

Tax Prorations
To divide taxes proportionately to time of use.

Tax Service Fee
Fee paid to a tax service to verify to the lender that property taxes have been paid when due.

Termite Inspection Fee
Cost for an inspection to determine if termites are present in the building.

Underwriting Fee
Charge for evaluation of a loan application to determine risk in making loan.

VA Funding Fee
Fee the Department of Veterans Affairs charges veterans obtaining a VA loan.

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Wire Fraud Protection

Buyers and sellers have lost billions of dollars to wire fraud in the last few years alone, and the problem is only getting worse. Without protection, your clients are at risk every time they wire money or information. Cybercriminals target unsuspecting buyers and sellers and divert money into fraudulent accounts by:

- **Hacking emails**
- **Impersonating title companies**
- **Spoofing real estate agents**

And once the money is gone, it's gone.

Enter CertifID

Stewart Title partners with CertifID to protect your clients from wire fraud.

- **CertifID confirms the identities of everyone involved in every transfer**
- **It guarantees every transaction up to $2 million**
- **It protects your reputation**
- **CertifID's PayoffProtect validates and insures the wire instructions lenders provide for payoffs**
- **New Match feature lets you validate IDs in seconds from anywhere, further protecting your clients and transactions**

Get comfortable playing the part of hero. Make sure your clients know how Stewart Title protects them with CertifID.

Please contact us for more information.

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How to Register and Use The ZOCCAM App

Available on the App Store

GET IT ON Google Play

ZOCCAM®'s innovative platform lets your clients securely send documents and earnest money deposits to Stewart Title and their lender.

Getting started

1. Register by downloading ZOCCAM from the app store.
2. Enter your name, email address, mobile number.
3. Verify device with PIN you'll receive via text.
4. Create an eight-digit numeric passcode and confirm passcode.
5. Capture earnest money deposit by signing in with your mobile number and the numeric passcode you created.
6. Select **Earnest Money**.
7. Select or Search for **Stewart Title.**
8. Filter state or search by city or ZIP to locate branch office.
9. Enter property address and check amount (attach contract, if needed).
10. Select the **Me** box as it pertains, complete buyer and seller information.

Scanning a traditional check – smartphone

1. Select **Paper Check** on iPhone or **Capture** on Android.
2. Photograph check front and back on a dark well-lit surface.
3. Upon receiving the Success! Message, an email notification will be sent to all parties entered.

It's easy and convenient to securely deposit earnest money. Save your clients a trip to the office to deliver a check. Contact me today if you have any questions.

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Escrow Title Team

Meet Your ESCROW TEAM

Stewart Title Company | Austin Division

Partnering with Stewart Title's escrow teams means gaining a trusted ally in the closing process. Their experienced professionals ensure smooth, efficient transactions with clear communication, meticulous attention to detail, and a commitment to protecting your clients' interests.

MARIA LOPEZ
Escrow Officer

(512) 472-9231 main
maria.lopez@stewart.com

Barton Oaks
901 South MoPac Expy
Building III, Suite 100
Austin, TX 78746

ASSISTED BY

David Neale
Escrow Assistant

BUSINESS DEVELOPMENT

Ashley Long
M (737) 389-4771
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stewart.com/austin

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Introducing

Stewart Title

Austin Division

With Stewart Title, you're in good hands. Our experienced, friendly team is here to guide you every step of the way. We're responsive, easy to work with, and focused on making your closing smooth and stress-free.

Whether you're buying, selling, refinancing, or building, we handle the details with care and efficiency so you can move forward with confidence. Your experience is our priority, and we're committed to providing service you can trust from start to finish.

Work with us and you'll benefit from:

- **130+ Years of Trust**
  Founded in Texas with a legacy of stability
- **Convenient Local Offices**
  6 Austin-area locations (4 Travis County | 2 Williamson County)
- **Brand Coverage**
  Licensed in 80+ counties across Texas
- **Expertise Across Every Deal Type**
  Resale, Refinance, Builder & Commercial
- **Strong Local Leadership**
  Dedicated support from Division, Sales, Escrow & Marketing
- **Innovative Technology**
  Built for speed, security, and a smoother closing
- **Growth Mindset**
  Always improving systems, communication, and client experience
- **People-First Service**
  Responsive, collaborative, customer-centric teams

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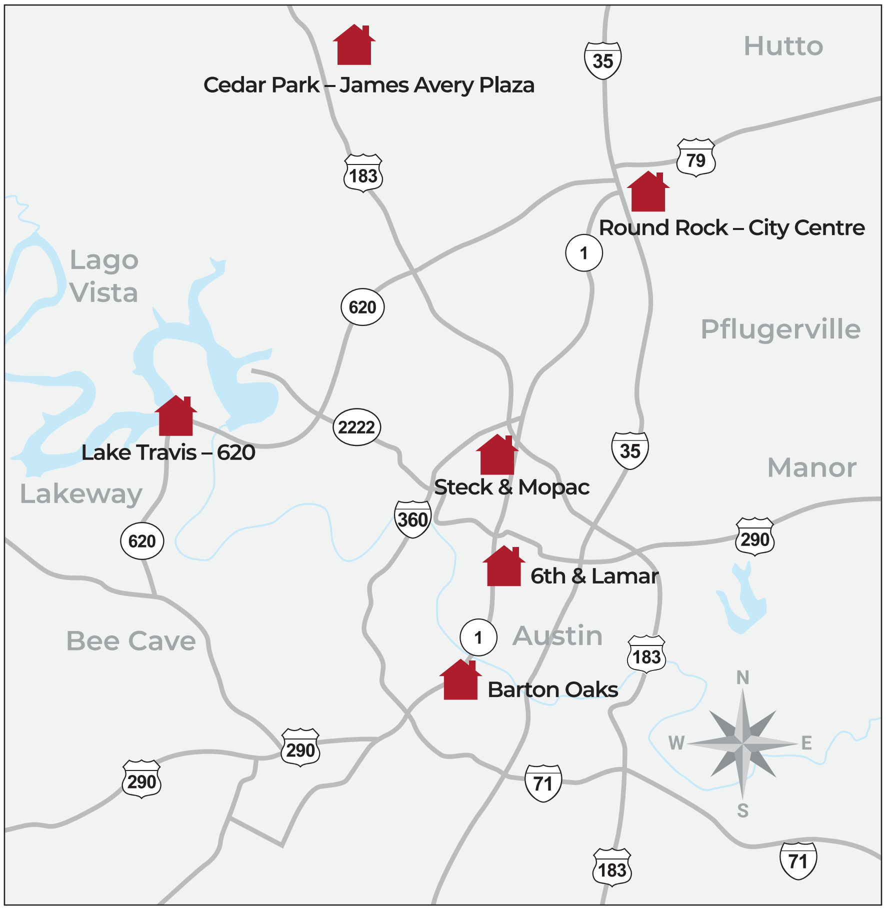
Locations

Trust Our Team to Guide You in the Right Direction



6th and Lamar
524 N Lamar Blvd, Ste 200
Austin, TX 78703
512.472.8421 main

Barton Oaks
901 S MoPac Expy Bldg III, Ste 100
Austin, TX 78746
512.472.9231 main

Cedar Park at James Avery Plaza
6300 183A Frontage Rd, Ste 280
Cedar Park, TX 78641
512.254.7678 main

Lake Travis - 620
1313 Ranch Rd 620 S, Ste 101
Lakeway, TX 78734
512.263.5651 main

Round Rock-City Centre
559 S IH-35, Ste 300
Round Rock, TX 78664
512.582.4900 main

Steck and Mopac
8200 N Mopac Expy, Ste 100
Austin, TX 78759
512.795.8434 main

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