



Quote - FACC Website

Follow these steps for TRID-related quotes using the First American Comprehensive Calculator (FACC). While there are many transaction types to choose from, this document uses sale with mortgage and refinance transaction types for its examples.

Process

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Step 1: Access the Calculator

Click <https://facc.firstam.com>

Step 2: Complete Quoting Information

Transaction Information

1. In the **Calculation Options** section, click applicable check-box(es)
2. Enter **Loan Application Date**; or select from the calendar

Transaction Information

Calculation Options: All Fees Title Rates Closing Costs Endorsements Recording Fees

Loan Application Date: 8/11/2017

NOTES:

- Closing Costs are not available for all states
- Text fields populate the page and/or auto-complete, based on your selection(s)

3. Complete Property information and Borrower fields

Property State: CA
Property County: Alameda
Property City: Alameda

Borrower Name (optional): Robin Smith
Property Address (optional): 123 Any Street

Closing Office State: CA
Closing Office County: Alameda

4. Proceed to the appropriate section

[Sale with Mortgage](#)

[Refinance](#)

Sale with Mortgage

1. Select **Sale w/Mortgage** from the **Transaction Type** dropdown
2. Complete the remaining transaction information fields

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Transaction Type: 1 Sale w/ Mortgage	Sale Amount: \$500,000.00 2	Loan Amount: Add/Remove \$450,000.00	File Number (optional): 123-45-6
Disclosure Type: Q Loan Estimate/Closing Disclosure		Click to add additional loans	

3. Click **Next**
4. When the **Get a Quick Quote** message box displays, select:
Yes – To obtain a quote based on the most common state-defined fees and documents using common transaction attributes. This option takes you directly to the **Summary Screen**
Or,
No – To build the quote yourself and add additional policies and endorsements

Get a Quick Quote

A quick quote is available for this transaction. This estimate uses common transaction attributes and state-defined defaults to provide a quicker estimate.

Click YES – if you would like to obtain a quick quote now.
Click NO – if you would prefer to build your own quote.

NOTE: If obtaining a **Quick Quote** for **Title Rates**, the Sales Taxes for Owner and Loan Policy Premiums are based on the respective **ACTUAL** premium amounts for both policies, and are **not** based on the CFPB required disclosure amounts.

Title Rates and Endorsements

Fees default to most common state defined fees and charges based on property location. To add and calculate additional Title Policies and endorsements, follow the steps below.

1. Select the first policy type from the **Title Policy 1** dropdown
2. Select the first rate type from the **Rate Type 1** dropdown
3. Enter the **Liability Amount**
4. Click **Attach Endorsements** to add endorsements

Title Policy 1: 1 Eagle Owner's Policy	Endorsements: None
Rate Type 1: 2 Basic	Attach Endorsements 4
Liability Amount: 3 \$500,000.00	

5. Select Endorsement(s)

Select Endorsements

[ALTA 3-06] Zoning - unimproved land

[ALTA 3.1-06] Zoning - improved land

[ALTA 3.2-06] Zoning - Land Under Development

[ALTA 7.2-06] Manufactured Housing Unit - Conversion

[ALTA 8.2-06] Commercial Equipment Title

6. Click **Attach**

Title Policy 1: Eagle Owner's Policy	Endorsements: [ALTA 3.1-06] Zoning - improved land	Remove
Rate Type 1: Basic	Attach Endorsements	Click to remove an endorsement Remove
Liability Amount: \$500,000.00		

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- Repeat steps 1-6 for **Title Policy 2**, if applicable
- If there is a third policy, from the **Add Title Policy** dropdown, select the policy type
- Click **Add**

- Repeat steps 1-6, as needed

Closing Information

The ability to add Closing information is not available in all states.

- Select the **Closing Type**
- Select additional fees as applicable from the **Add Available Fees** dropdown
- Click **Add**

Recording Documents

- Confirm the **Estimated Number of Pages**
- Confirm the **Consideration Amount**, if applicable
- If applicable, select from the **Add Recording Documents** dropdown menu
- Click **Add**

- Click **Next** ➡
- Correct default **Closing Cost and/or Recording Document Questions**, if needed

- Click **Next** ➡

Summary Screen

The **Summary Screen** displays all calculated fees and totals. **Mailing and Courier addresses, Phone, Fax and Office hours** display at the bottom of the page, as well as a link to the **County Recorder's Office**.

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Charges default to the **Buyer** or **Seller** for **Title Fees**, **Closing Costs** and **Recording Fees** depending on a state's setup in the FACC; you may change the payor of a fee or a portion of the fee by dollar amount or percentage. For example, if the Owner's Policy defaults to a Buyer charge, but needs to be changed to a Seller fee:

1. Enter the dollar or percentage amount in the applicable field
2. Press **Tab**

	Buyer		Seller		Total
	Charge	%	Charge	%	
Eagle Owner's Policy	\$0.00	0	\$1543.00	100	\$1,543.00

Refinance

1. Select **Refinance** from the **Transaction Type** dropdown
2. Complete the remaining transaction information fields

Transaction Type: Refinance 2	Loan Amount: <input type="text" value="\$150,000.00"/> Add/Remove	File Number (optional): <input type="text" value="98765-32"/>
Disclosure Type: 3 Loan Estimate/Closing Disclosure		

3. Click **Next**
4. When the **Get a Quick Quote** message box displays, select:
Yes – To obtain a quote based on the most common state-defined fees and documents using common transaction attributes. This option takes you directly to the **Summary Screen**

Or,

No – To build the quote yourself and add additional policies and endorsements

Get a Quick Quote

A quick quote is available for this transaction. This estimate uses common transaction attributes and state-defined defaults to provide a quicker estimate.

Click YES – if you would like to obtain a quick quote now.
Click NO – if you would prefer to build your own quote.

Title Rates and Endorsements

Fees default to most common state defined fees and charges based on property location. To add and calculate additional Title Policies and Endorsements follow the steps below.

1. Select the first policy type from the **Title Policy 1** dropdown
2. Select the first rate type from the **Rate Type 1** dropdown
3. Enter the **Liability Amount**
4. Click **Attach Endorsements** to add endorsements

Title Policy 1:	<input type="text" value="Eagle Owner's Policy"/> 1	Endorsements: None
Rate Type 1:	<input type="text" value="Basic"/> 2	Attach Endorsements 4
Liability Amount:	<input type="text" value="\$150,000.00"/> 3	

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5. Select Endorsement(s)

Select Endorsements

- [ALTA 3-06] Zoning - unimproved land
- [ALTA 3.1-06] Zoning - improved land
- [ALTA 3.2-06] Zoning - Land Under Development
- [ALTA 7.2-06] Manufactured Housing Unit - Conversion

6. Click **Attach**

7. If there is more than one policy, from the **Add Title Policy** dropdown, select the policy type

8. Click **Add**

Add Title Policy:

... **7** **8** **Add**

9. Repeat steps 1-6, as applicable

Closing Information

The ability to add Closing Information is not available in all states.

1. Select the **Closing Type**

2. Select additional fees as applicable from the **Add Available Fees** dropdown

3. Click **Add**

Closing Information

Closing Type:

1 Loan Escrow Rate - One Loan - Title & Escrow

This rate applies to Basic Escrow Services for improved one-to-four family residential loan transactions where the Company is issuing a Loan Policy or Loan Policies, and the loan proceeds are being used for any purpose other than the financing of the acquisition of the property in a concurrent purchase transaction or a construction loan.

Selected Closing Type includes the following fee(s):

- Basic Escrow Services

Add Available Fees:

2 *Notary/Signing Fee (ESTIMATE, actual Notary Fees will be c **3** **Add**

Recording Documents

1. Confirm the **Estimated Number of Pages**

2. Confirm the **Consideration Amount**, if applicable

3. If applicable, select from the **Add Recording Documents** dropdown menu

4. Click **Add**

Recording Documents

Mortgage (Deed of Trust) Estimated Number of Pages: 25 **1** Consideration Amount: \$150,000.00 **2** **Remove**

Add Recording Documents:

... **3** **4** **Add**

5. Click **Next** →

6. Amend default **Recording Document Questions**, if needed



Recording Document Questions	
Mortgage (Deed of Trust)	
Are there any pages of the document that are not letter size (8 ½ by 11)?	No <input style="border: none;" type="button" value="?"/>
Number of titles on the document over 1?	0 <input style="border: none;" type="button" value="?"/>
How many of these titles are subject to the Real Estate Fraud Fee?	0 <input style="border: none;" type="button" value="?"/>

7. Click **Next**

Summary Screen

The **Summary Screen** displays all calculated fees and totals. **Mailing and Courier addresses, Phone, Fax and Office hours** display at the bottom of the page, as well as a link to the **County Recorder's Office**.

Step 3. Deliver Quote

Select one of the following delivery options:

- A. Print Preview – delivers a Summary of fees document
- B. Email – delivers both the Summary and Loan Estimate Quote documents (See note below)
- C. Loan Estimate Quote - Delivers the Loan Estimate Quote document

A Print Preview	B Email	C Loan Estimate Quote
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NOTES:

- Quote emailed directly from the FACC website are from a "Do Not Reply" email address
- The best option for sending the quote to a client is to email it to yourself, and then forward to the client