

# Cost Estimator



MERIDIAN TITLE  
YOUR PEACE OF MIND

MeridianTitle.com



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## Protect Your Investment

Meridian Title is your trusted title insurance partner. With decades of experience and a strong presence across over 30 office locations, we combine industry-leading resources with personalized service to navigate the complexities of buying, selling, or refinancing property.

Get a Quote Place an Order  
Cost Estimator Seller Net Sheet



Estimate Costs Tool is available on the homepage or via the Access Files login

## Estimate Costs

Meridian Title offers a variety of calculators, charts, and other estimation resources to help you estimate the costs associated with finalizing a real estate transaction (including property tax, title insurance, and more).



There are a variety of tools available under the Cost Estimator Tab

## Estimate Costs

\* Required Information - Hit "Tab" after filling in each field. There may be additional information requested as you fill in fields.

PROPERTY LOCATION  
Zip\* City\* State\* County\*  
46033 Carmel Indiana Hamilton

ORDER DETAILS  
Transaction Type\* Residential  
Product/Service\* Purchase Lender (Agent)  
Client's File Number:  
Sales Price: \$ 400000  
New Loan Amount: \$ 200000

ISSUE RATES  
☐ Order release rates

Add Recording Fee

Enter Zip Code. Select Product/Service  
Add Sales Price & Mortgage Amount  
Select Add Recording Fees if you would like to have included with quote. You also have the option to add additional documents to be recorded

Current Transaction (UTC 05/00) Previous Transaction (J&R & Canada)  
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## Fee Quote - Endorsements and Recording Fees

\* Required Information

RECORDING FEES  
Recording Fee Pages  
Recording Fee Deed Pages 0 Add Estimate  
Recording Fee Mortgage - IN Pages 0 Add Estimate  
Recording Fee Sales Disclosure Filing Fee Pages 0 Add Estimate

Get Estimate

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Additional information specific to the estimate is displayed below the estimate. Title Production Loan Fee may be reduced if there is an Owners Policy Issued

## Need one-on-one help?

Meridian Title's experienced staff is happy to assist with estimating costs associated with your real estate transaction. Contact us for a customized quote. Call (800) 777-1574 or send your request to [mtc@meridiantitle.com](mailto:mtc@meridiantitle.com).

## Property Tax Estimator

Use the links below to access the tax estimator tools for both Indiana and Michigan. The estimates provided by these tools are projections only and should not be taken as a statement of true tax liability.

Indiana Property Tax Estimator  
Michigan Property Tax Estimator

## Cost Estimator

Calculate your title insurance and settlement service-related fees based on your property's location, the type of transaction, and purchase price (or amount being financed).

Use the Cost Estimator  
Cost Estimator Guide

## Cost Resources

### Seller Net Sheet

before a transaction is complete, it's always nice to get a better idea of how much money a seller should expect to get at the end of the day. Estimate that final sum by subtracting expenses and fees based on your property's location, the type of transaction, its estimated sale price, and your closing date customized for residential transactions in [the communities Meridian Title serves](https://www.mtcseller.net).

Calculate fees using the Seller Net Sheet ->

## Proration Chart

We've done the math for you. Calculate property tax proration for a settlement with our calendar of days owned.

Download the Proration Chart ->

## Estimate Costs

Cost Basic  
Date: 10/7/2025 13:05 PM (UTC-05:00) Eastern Time (US & Canada)  
Client: Anonymous Client  
Client's File Number:  
Product: Residential: Purchase Lender (Agent)  
ZIP Code: 46033  
County: Hamilton  
State: IN  
Sales Price: \$400,000.00  
Loan Amount: \$200,000.00

Fee Estimate Results  
Lender's Premium Lender's Basic Rate Owner's Premium  
\$700.00 \$200.00 \$1707.00

Fees are provided for calculating the Adjusted Owners Premium

Description	Paid By Buyer	Paid By Seller
TOR CPL - Buyer/Borrower	25.00	0.00
TOR CPL - Lender	35.00	0.00
TOR CPL - Seller	0.00	25.00
TOR-E-Recording Fee	9.00	0.00
ALTA D&E Environmental Protection Lien Endorsement Lender Endorsement	50.00	0.00
ALTA D&E Restrictions, Easements, Minors - Loan Policy Endorsement Lender Endorsement	50.00	0.00
Closing Fee	225.00	225.00
Deed Preparation - Andrew R. Dirks	0.00	100.00
Lender's Coverage	300.00	0.00
Owner's Coverage	0.00	1707.00
Recording Fees	60.00	0.00
Settlement Services Fee	125.00	125.00
TIESF	5.00	5.00
Title Production - Loan	100.00	0.00
Title Production - Owners	0.00	300.00
Transfer Taxes	30.00	0.00
Total: \$1,050.00 \$987.00		

Underwriter will determine the actual Premium/Endorsement Fees charged at settlement. Additional Endorsement fee could be \$50. Per Endorsement based on Underwriter. The Contract terms will determine fee allocation. Confirm pricing is for correct County/State. NOTE: OWNERS TITLE PREMIUM quoted above is not the "ADJUSTED OWNERS PREMIUM" required to be quoted pursuant to CFPB on the LOAN ESTIMATE & CLOSING DISCLOSURE. Calculation as follows: OWNERS PREMIUM + (GAS) LENDER PREMIUM - (Fees) LOAN BASIC RATE - ADJUSTED OWNERS PREMIUM. In addition to the PREMIUM, the TITLE PRODUCTION - OWNER'S fee will also be charged. THE TITLE PRODUCTION - OWNER'S AND TITLE PRODUCTION - LOAN FEES (IF APPLICABLE) MAY CHANGE IF SELLER ELECTS NOT TO PAY FOR THE OWNER'S POLICY AND BUYER EITHER PAYS FOR OR WAIVES THE OWNER'S POLICY. THE CHARGES MAY AFFECT THE FEE AMOUNT(S) AS WELL AS WHICH PARTY IS RESPONSIBLE FOR PAYMENT. Quotes in excess of \$500,000.00 should be obtained directly from a Meridian Title representative. Please note, this tool estimates costs, to obtain the most accurate quote specific to your transaction or if you are in need of additional assistance, please contact your account manager or local Meridian Title office by calling 800-777-1574 or emailing [mtc@meridiantitle.com](mailto:mtc@meridiantitle.com).

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Fees are displayed by who typically pays