

Before beginning, you must have both the Zip Code and County for the subject property. If either is unknown, go to: <http://zip4.usps.com> to get the property Zip Code and County where the property is located.

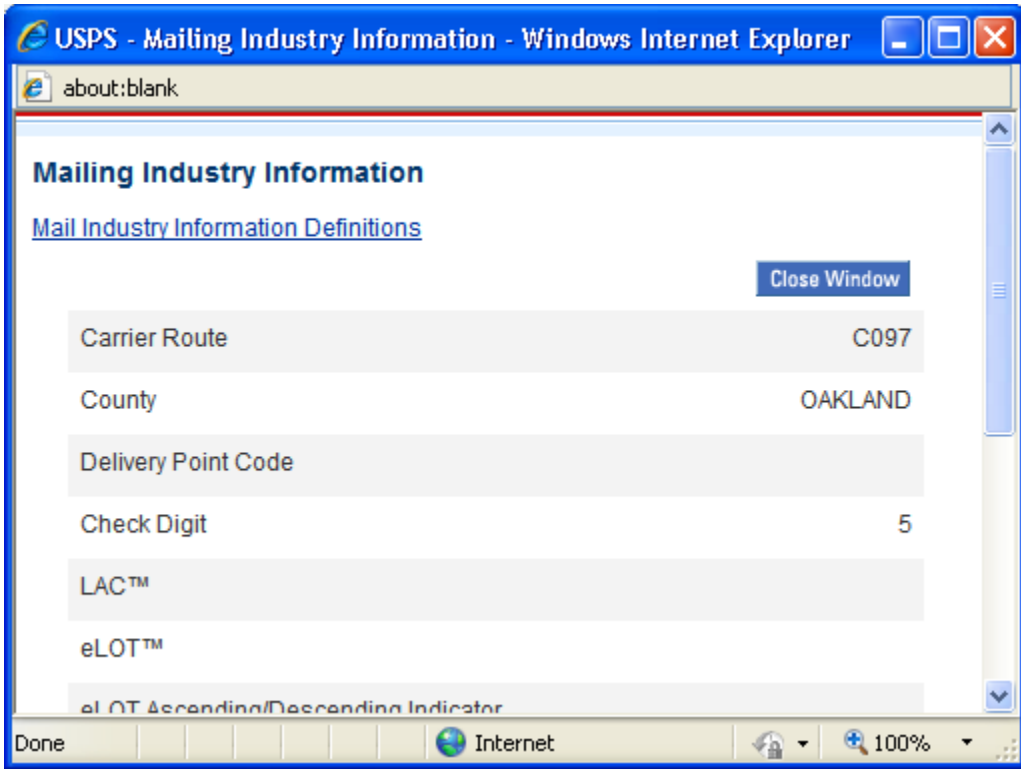
The screenshot shows the USPS ZIP Code Lookup search page. The browser title is "USPS - ZIP Code Lookup - Search By Address - Windows Internet Explorer". The address bar shows "http://zip4.usps.com/zip4/welcome.jsp". The page features the USPS logo and a "ZIP Code Lookup" header. Below the header, there are four search options: "Search By Address", "Search By City", "Search By Company", and "Find All Cities in a ZIP Code". The "Search By Address" option is selected. The main content area contains a form with the following fields: "Address 1", "Address 2" (with a sub-label "Apt, floor, suite, etc."), "City", "State" (with a "Find state abbreviation" link), and "ZIP Code". A "Submit" button is located below the form. To the right of the form is an advertisement that says "Hold It! Leaving for a while? Hold your mail online" with an image of a passport in a bag.

Enter in the full property address up to the State information. Click "Submit"

The screenshot shows the USPS ZIP Code Lookup results page. The browser title is "USPS - ZIP Code Lookup - Find a ZIP + 4 Code By Address Results - Windows Internet Explorer". The address bar shows "http://zip4.usps.com/zip4/zcd\_0\_results.jsp". The page features the heading "Find a ZIP + 4® Code By Address Results". Below the heading, it says "You Gave Us the Building Address" followed by the address: "5440 CORPORATE DR", "275", "TROY MI 48098-2646". There are links for "Mailing Industry Information" and "Lookup Another ZIP Code". A warning icon and text state: "We returned more than one result based on the information you provided. This could be because you didn't enter a street number, the street number you entered has more than one unit associated with it (e.g., apartment building) etc." Below this is a table with 9 entries, showing the first five. The table has columns for "Units or Apartments in Building" and "ZIP + 4 Code".

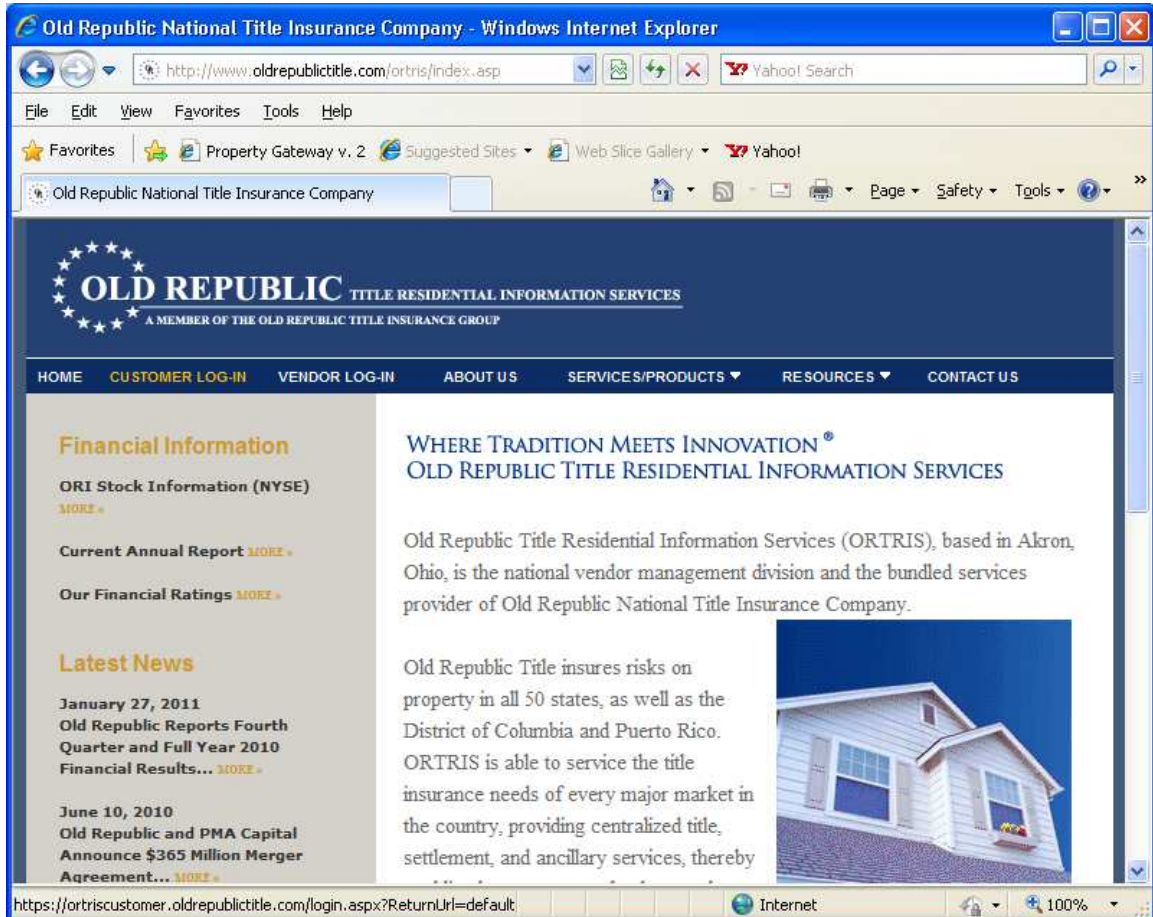
Units or Apartments in Building	ZIP + 4 Code
5440 CORPORATE DR TROY MI	48098-2646
5440 CORPORATE DR STE 125 TROY MI	48098-2619
5440 CORPORATE DR STE 200 TROY MI	48098-2621
5440 CORPORATE DR STE 225	48098-2637

Click on “Mailing Industry Information” for the name of the County.

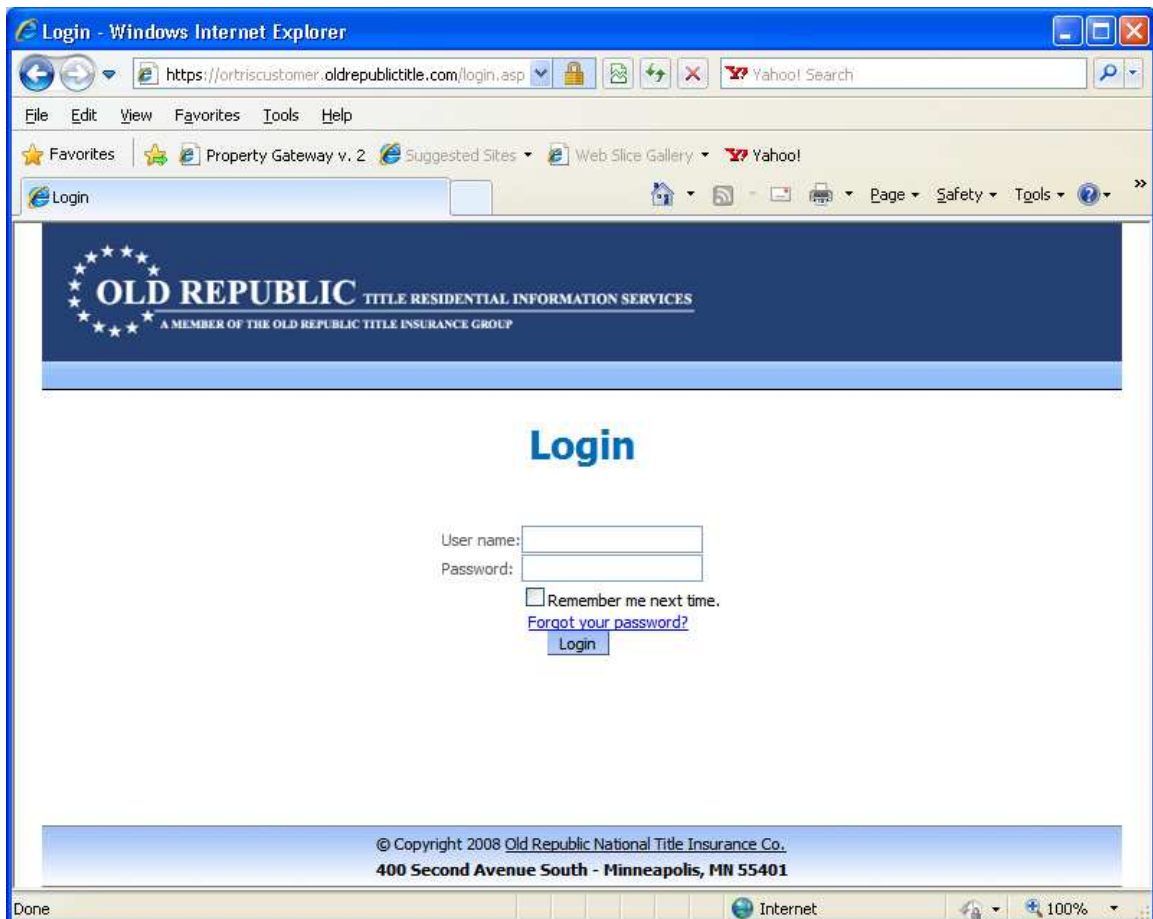


# Using the National GFE Calculators

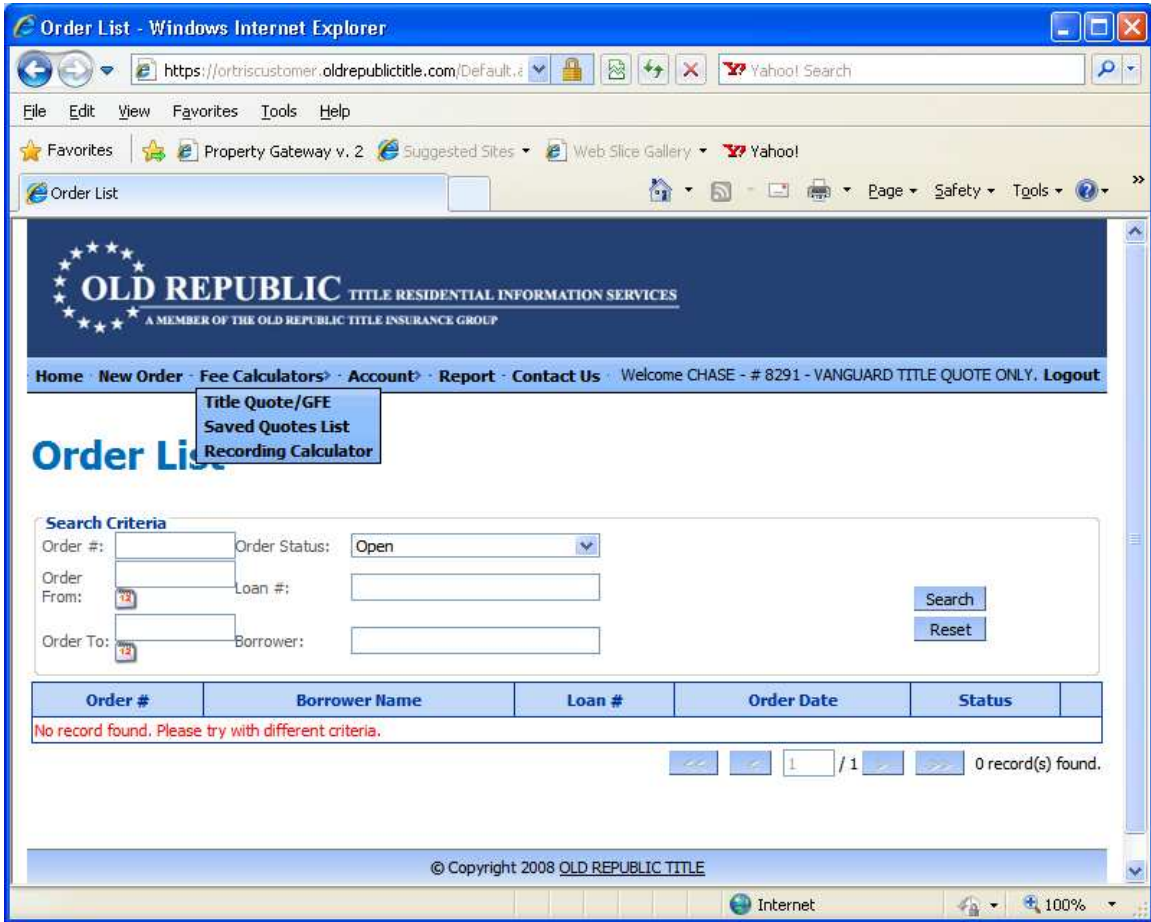
Loan Officer or processor goes to: <http://www.oldrepublictitle.com/ortris/index.asp>  
Website



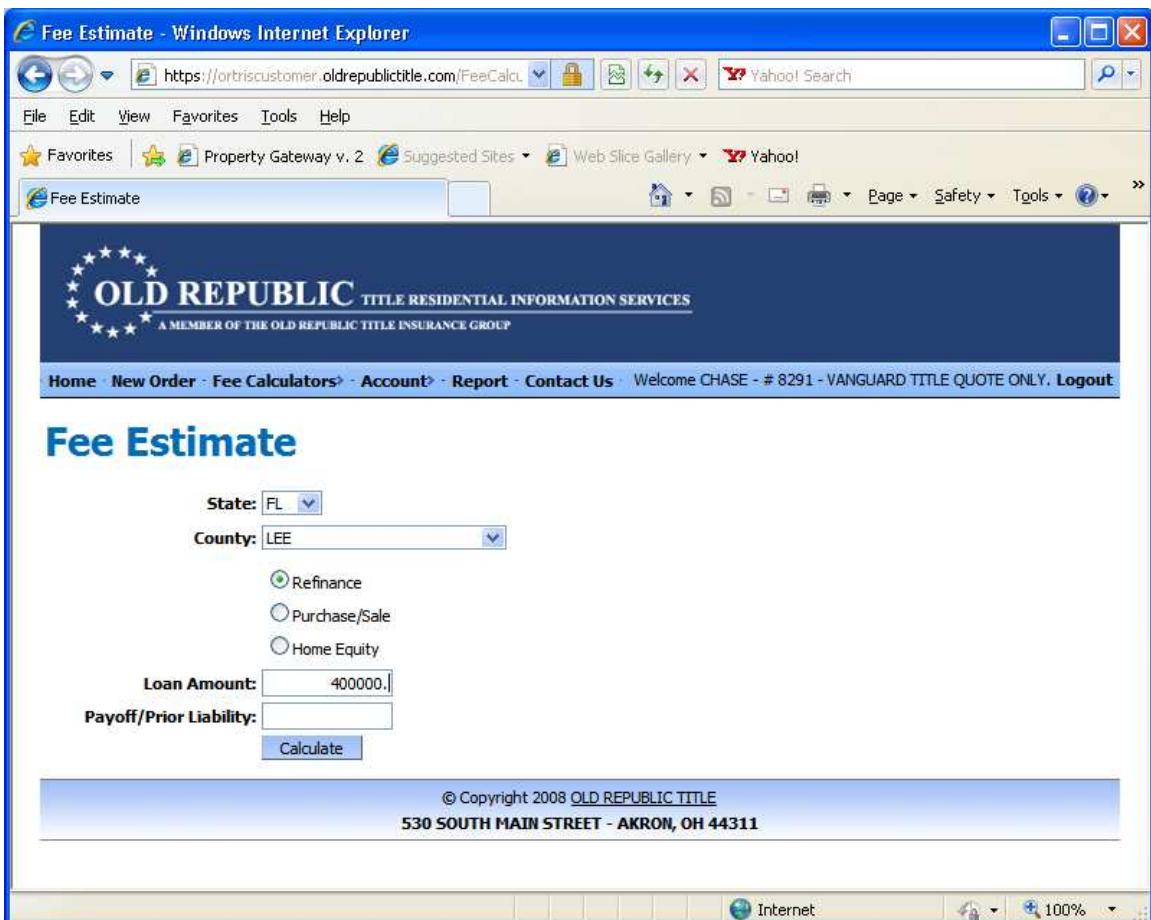
Click on “Customer Log-In” tab and enter in your User name and Password (previously supplied to you by Vanguard Title). Note: these fields are case sensitive.



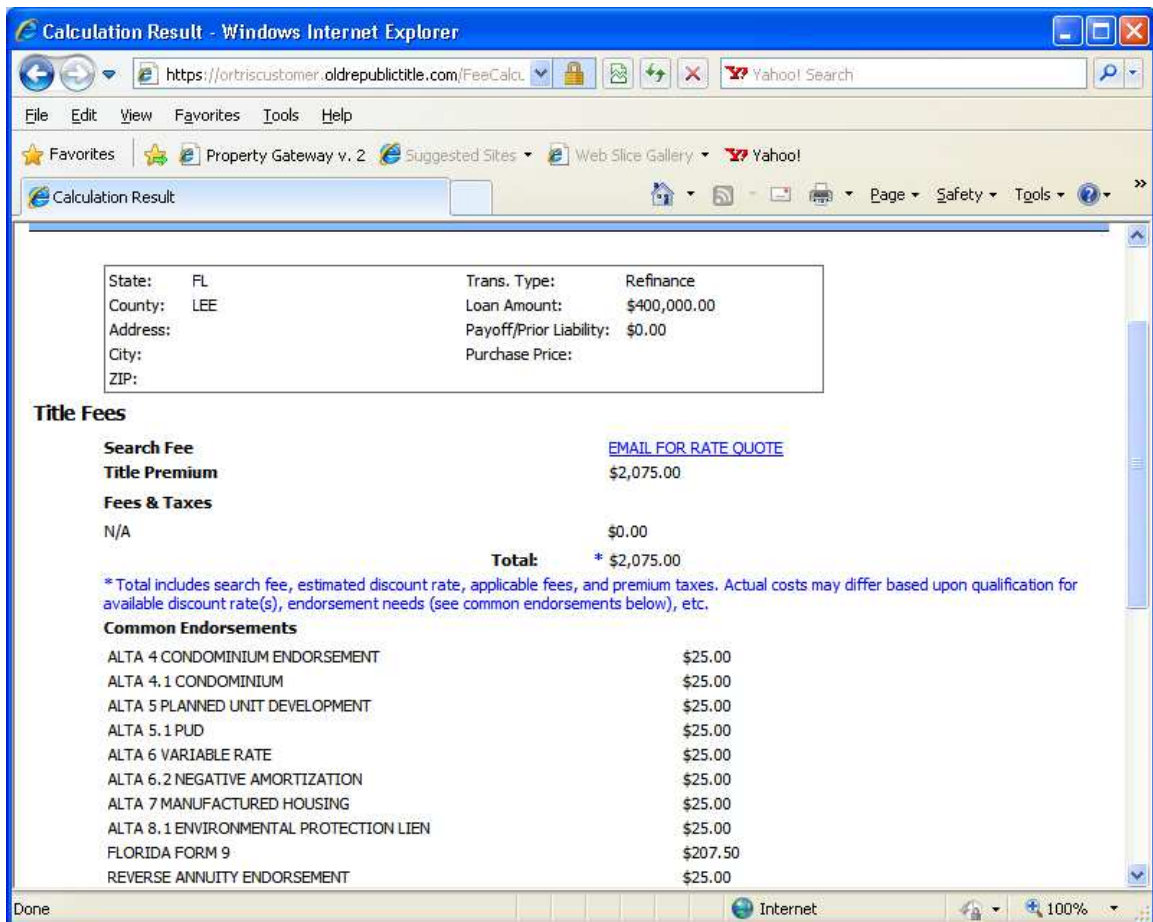
Click the “Fee Calculators” tab and go to “Title Quote/GFE”. The Recording Calculator will be used after Title Fees are established.



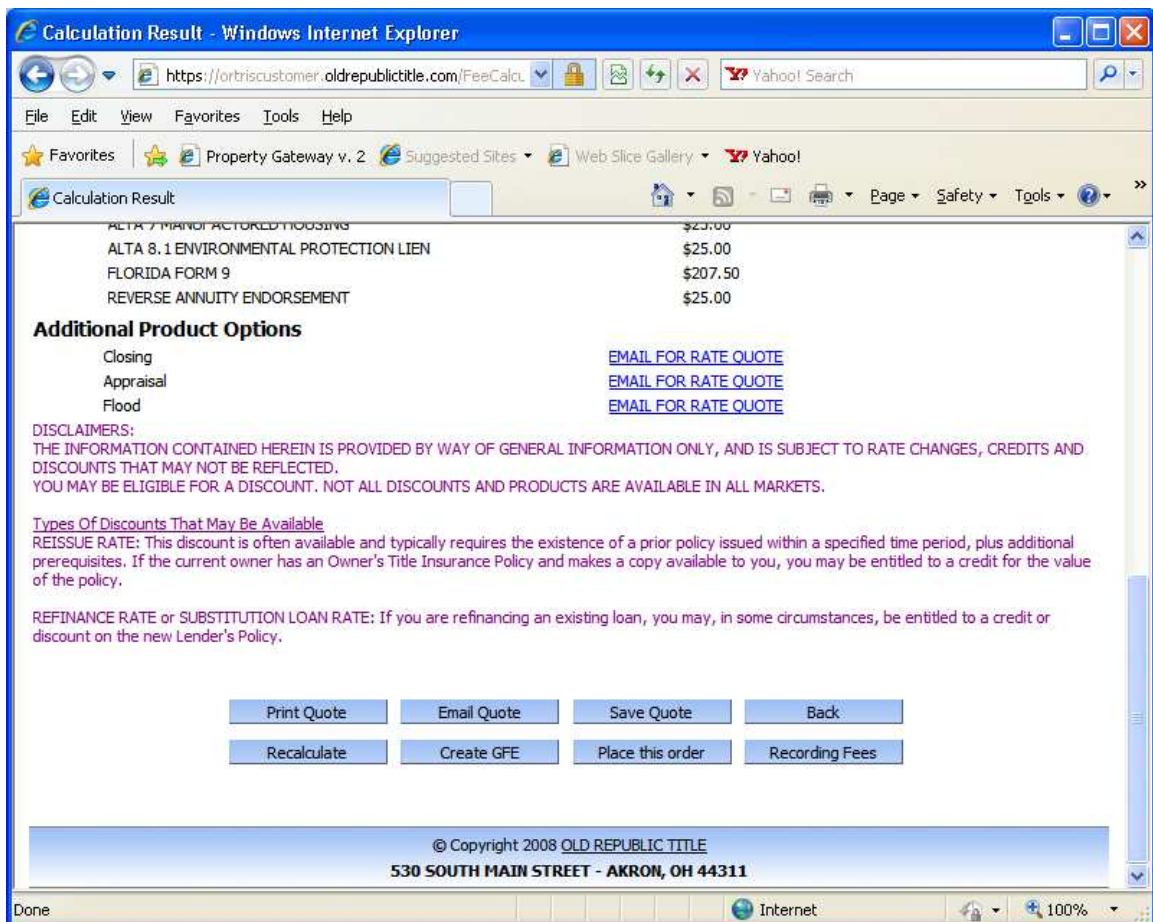
Select the State and County for the subject property. Enter in Loan Amount. Click “Calculate”



Results below:

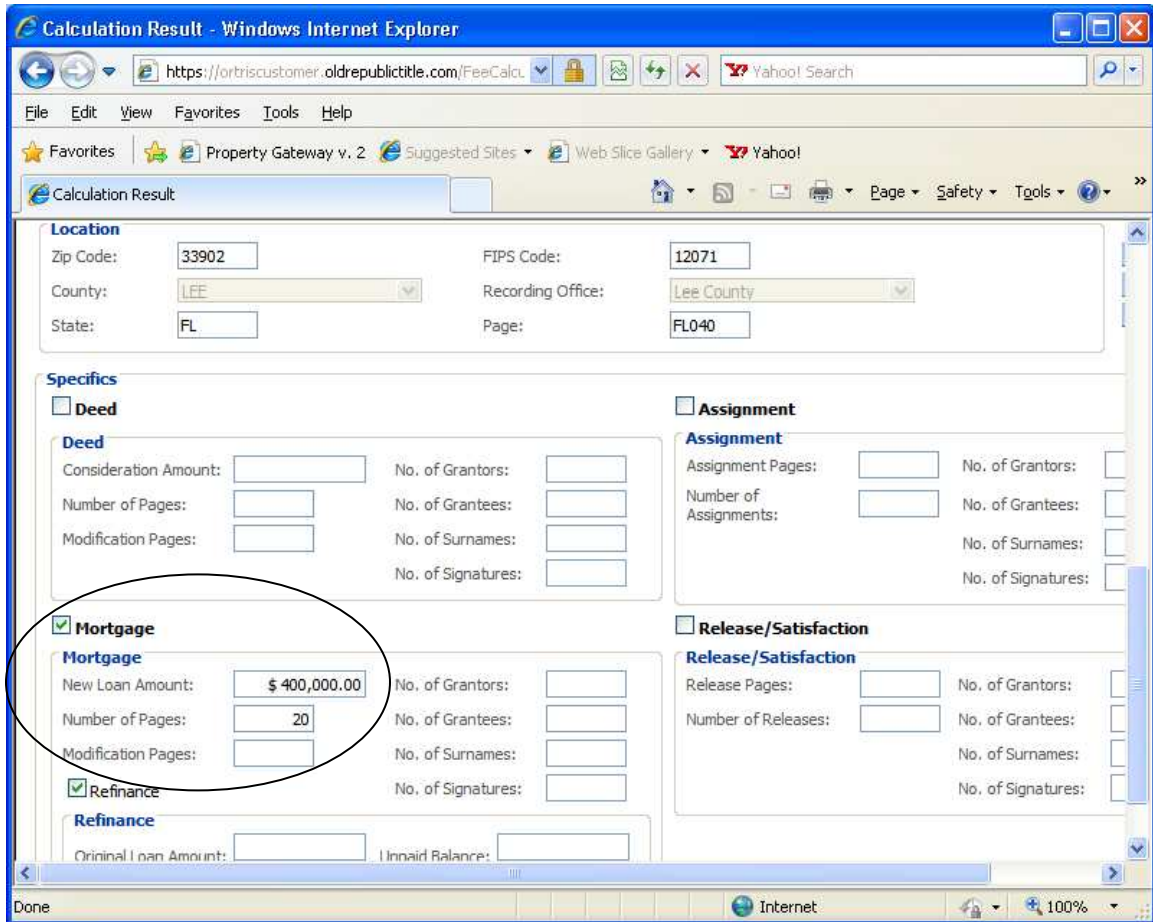


Scroll down until you see “Recording Fees” button in bottom right..

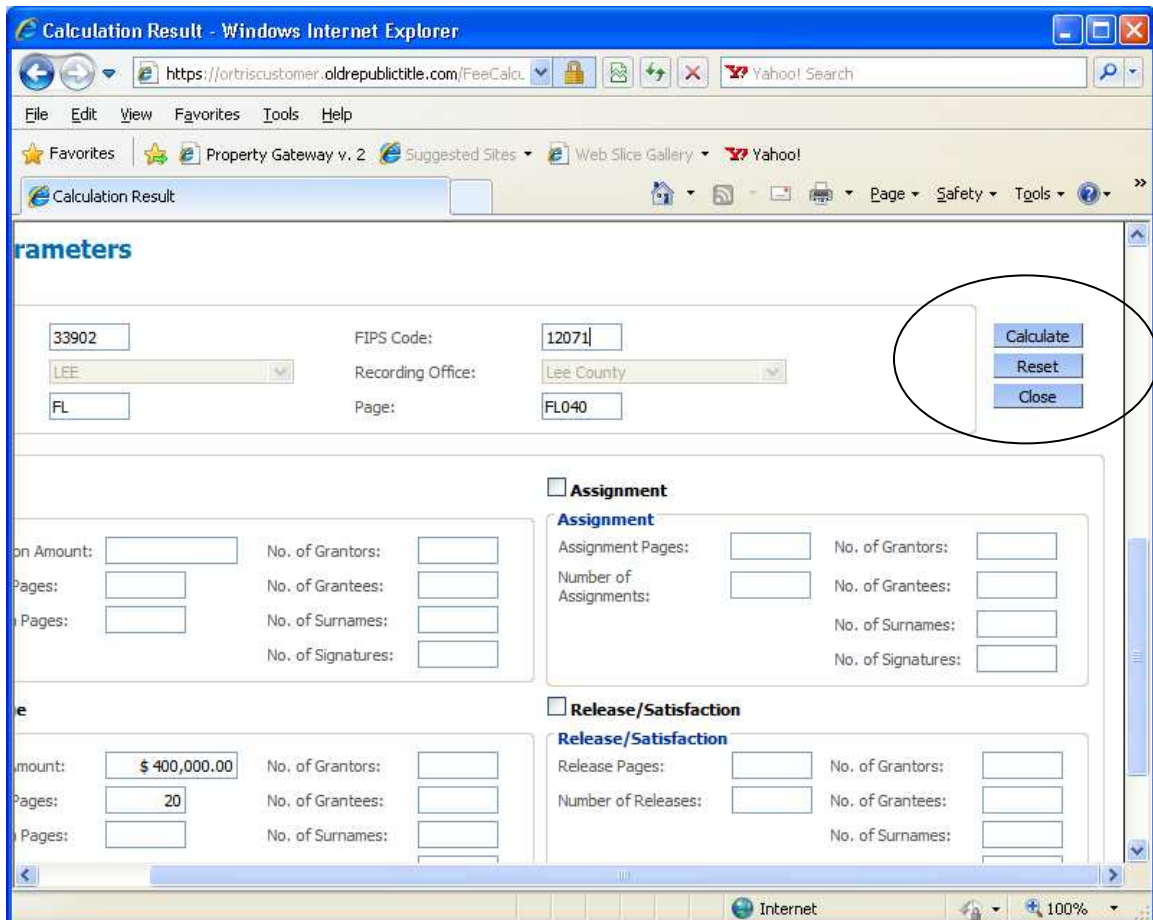


Click “Recording Fees’ to open next box.

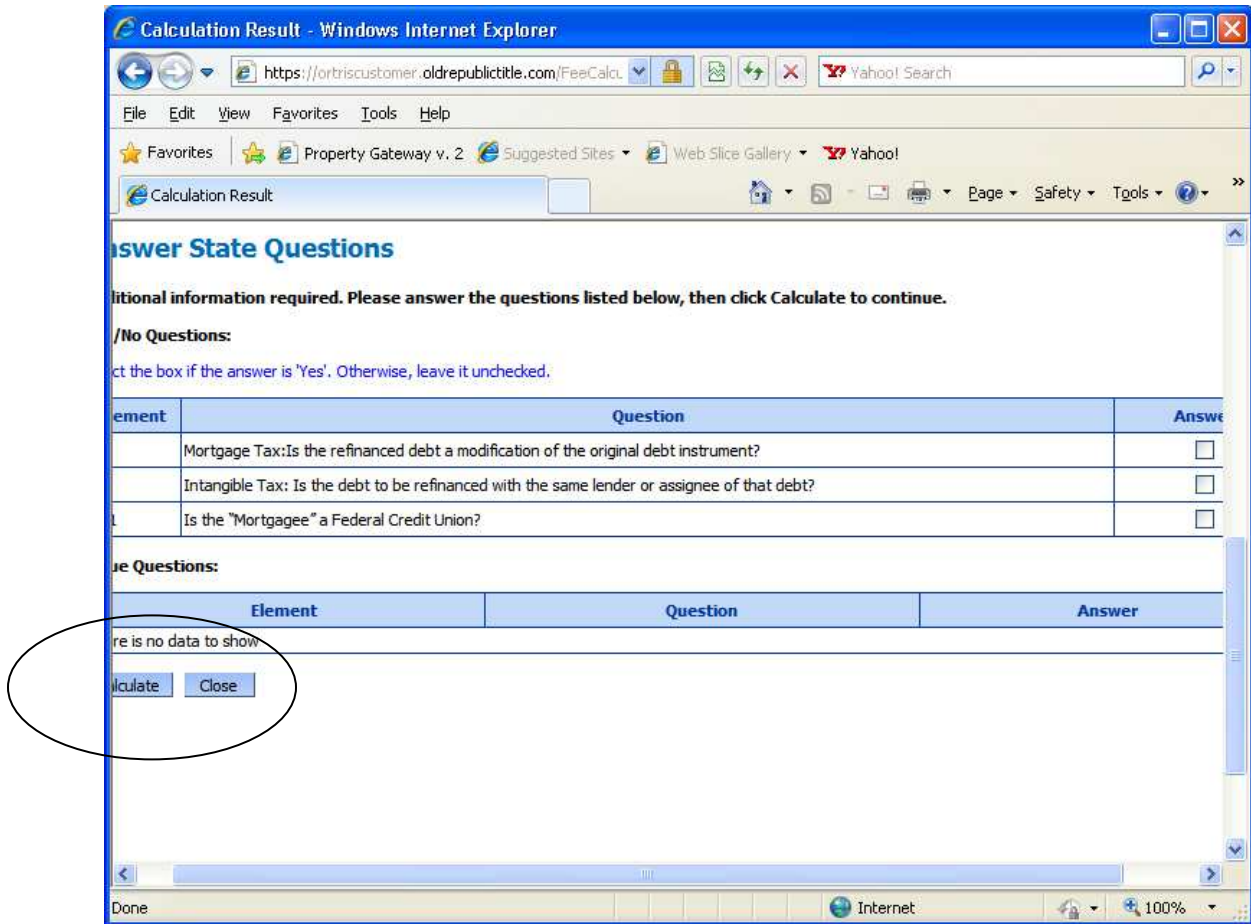
In the Recording Calculator, enter in the Zip Code, hit the Tab key to fill the County information. Scroll down and Click the “Mortgage” button, complete the New Loan Amount and Number of Pages for the new mortgage document - estimate high (recommend 20 pages).



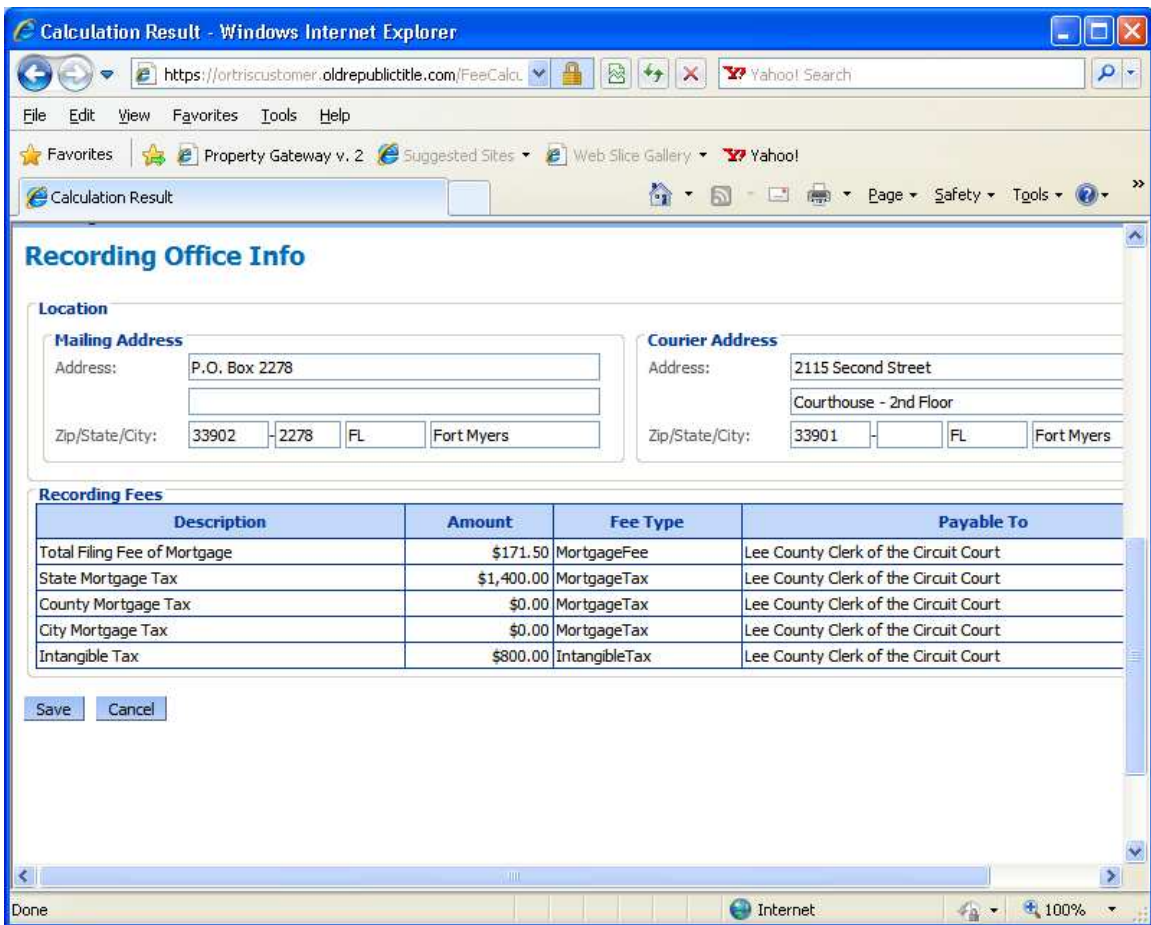
Click the “Calculate” button on the upper right side of the screen.



If necessary, complete the State Answers. Then hit the “Calculate” button again.

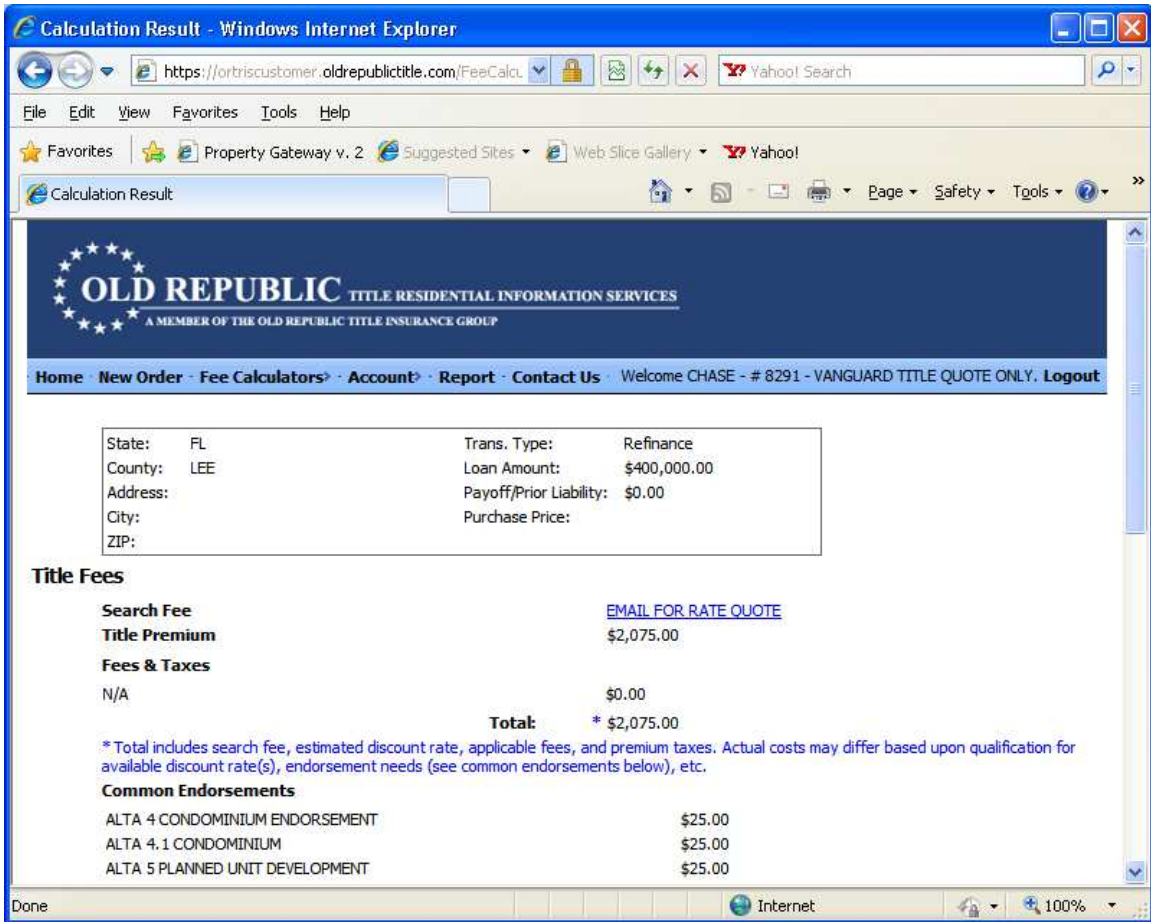


Results below.

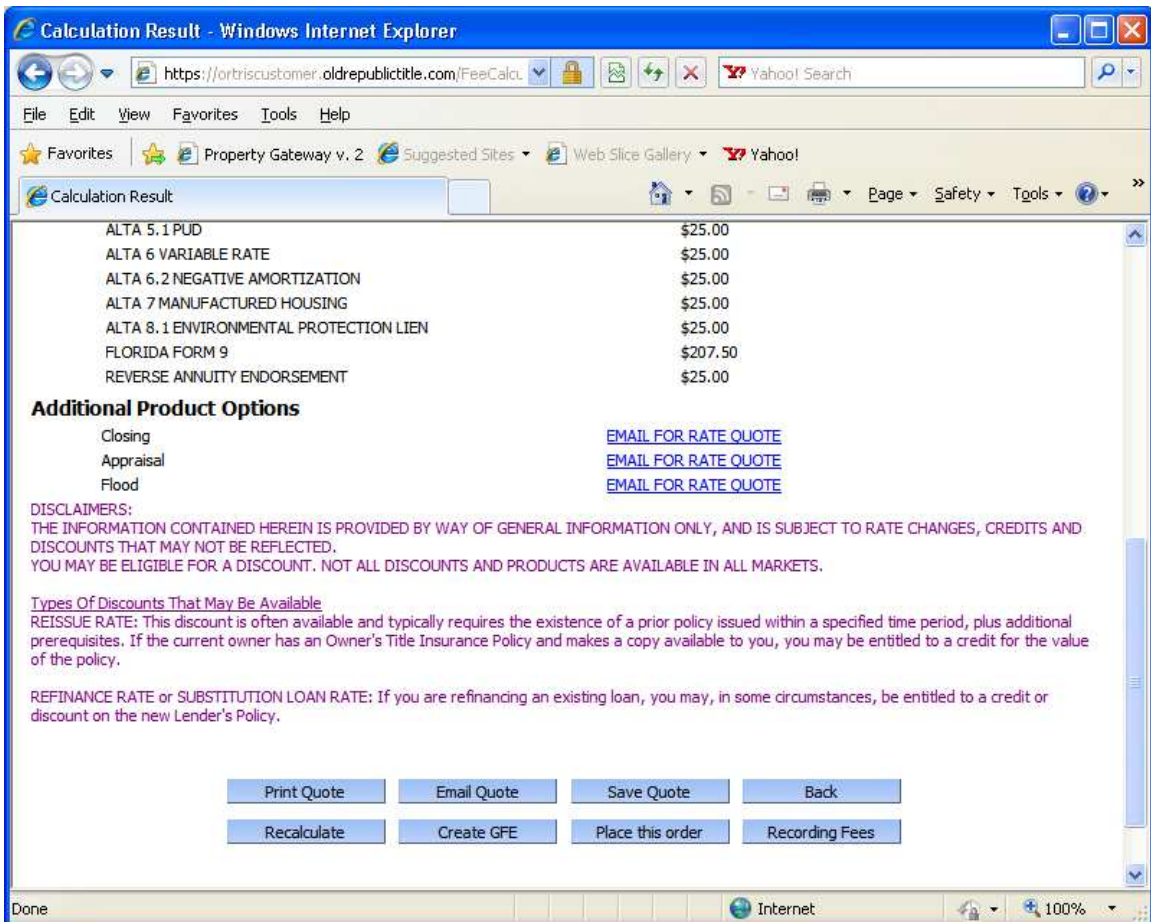


Click the “Save” button to commit your recording fees.

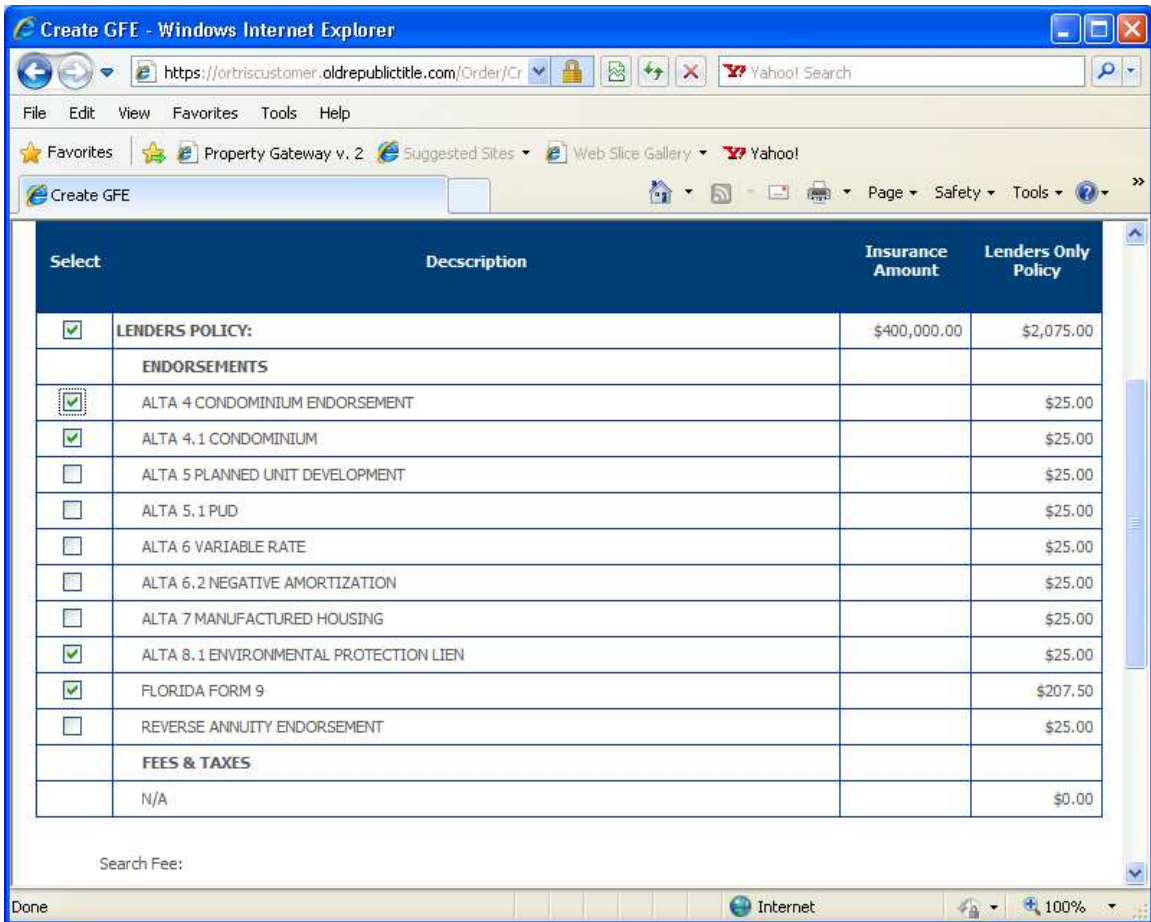
To combine saved Title Fees and Recording Fees, scroll down to “Create GFE”.



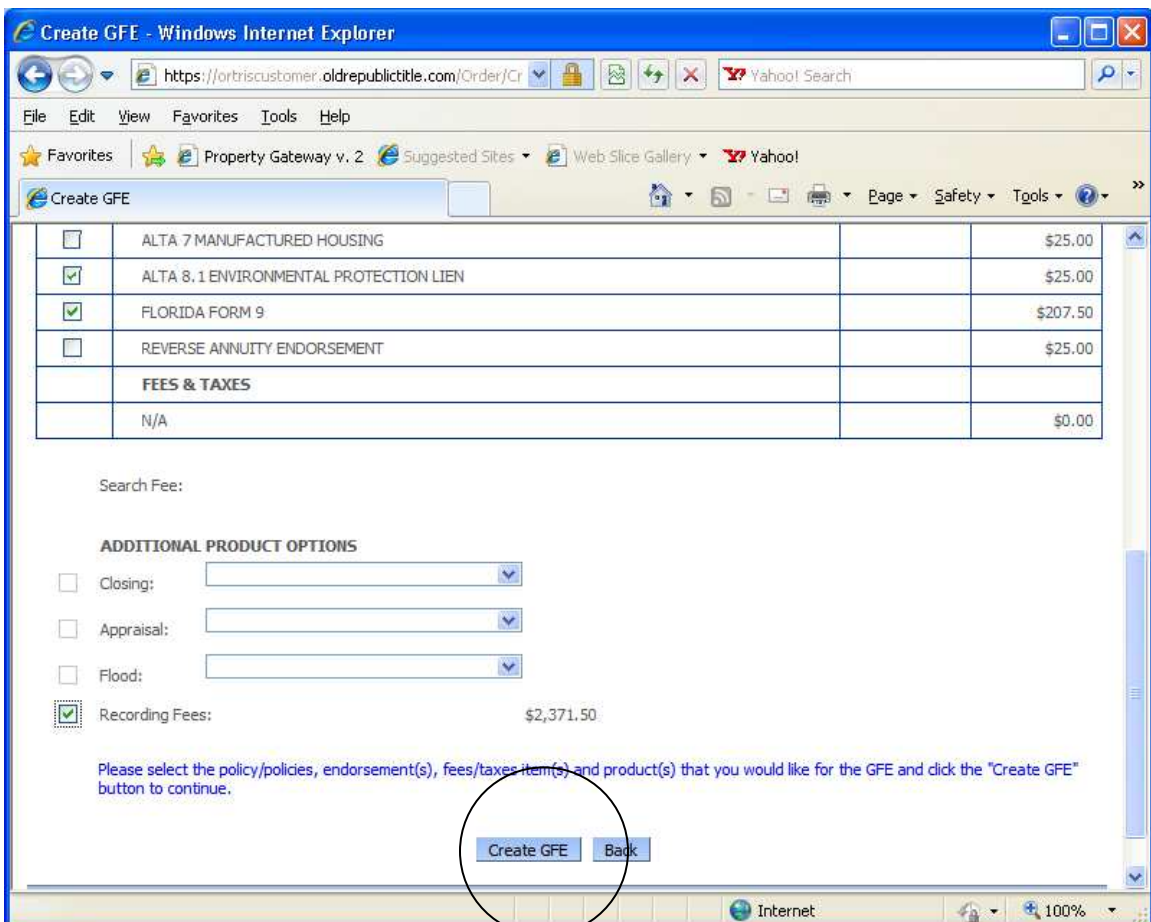
Click “Create GFE”.



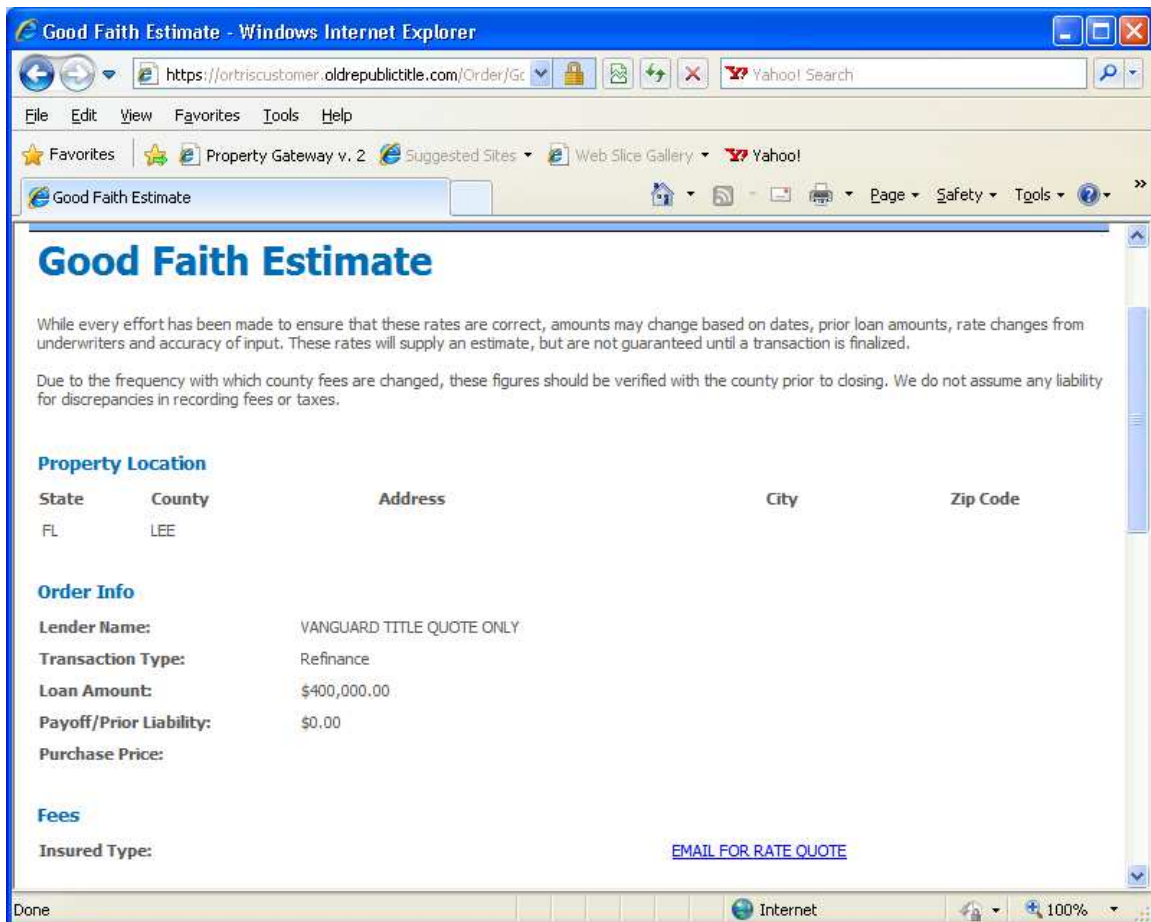
Select the "Lenders Policy" and all endorsements that apply. Always select the 8.1 Environmental Protection Lien Endorsement, and others (e.g. Condo, PUD and Variable Rate Endorsements) if applicable. Remember if there are endorsements needed at closing that are not included here, these additional fees could throw you out of the 10% tolerance.



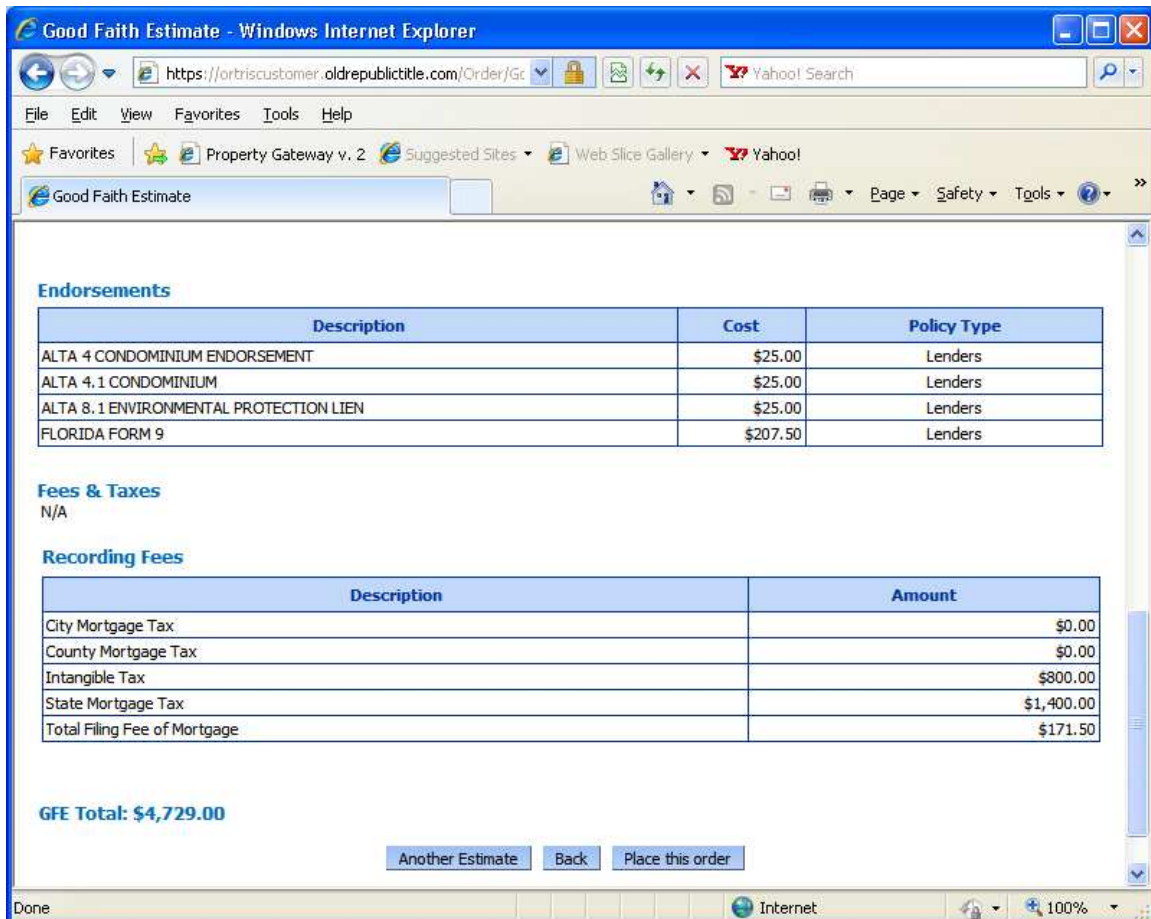
Check the Closing and Recording Fees buttons to Create the GFE.



Click the “Create GFE” button.



Continue to scroll down for GFE Total.



Use the “Print” button on your browser to print the estimate for your file. To place the title order, send an order form to Vanguard Title at [orders@vgtitle.com](mailto:orders@vgtitle.com), fax it to 248-643-9301 or place it electronically at [www.vgtitle.com](http://www.vgtitle.com).