



IS THE END IN SIGHT? THE FINAL DISCLOSURE: TEXAS FORM T-64

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The **Texas Title Insurance Disclosures and Escrow Disbursement Authorization** (the **Texas Disclosure**) is – so far – the **final new form** under TRID.

Issued by the **Texas Department of Insurance** and also known as **Texas Form T-64**, the Texas Disclosure is signed at closing and provides the following information:

- How the **title premium** is **split** – how much goes to the Owner's Policy vs. Loan Policy Premium
- Discloses the **simultaneous issue rate** - the reduced rate for the Policies being issued on the same property or loan at the same time
- The **realtors' commissions**
- Any other **miscellaneous charges** such as final recording fees and an optional breakdown of charges combined on the Closing Disclosure
- Authorization for **disbursement** to parties

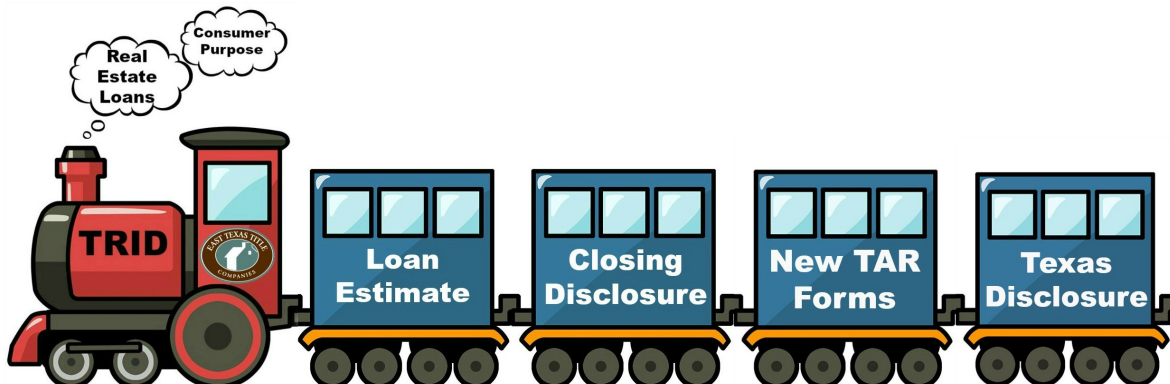
Download a [blank form](#) and a [completed example](#) here.

TIP: The Texas Disclosure is signed **at closing**, but to avoid delays, it's a good idea to let the **Borrower** see it **before closing** if possible.

*What can realtors do to help with this form?
Make sure the Lender/Title Company has all the fees **including realtor commissions** early in the process!*

As always, please let us know if you have [any questions](#) about TRID. And lenders, if you haven't scheduled your [one-on-one consultation](#) with me, please do so!

Best regards,



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Stay on Track with East Texas Title Companies!