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## Real Estate Closing Fees

Effective June 8, 2021

### **Refinance & Cash Purchase Transactions:**

Attorney Fee:	\$499
Title Exam:	\$150 (\$200 in cash purchases)
Insured Closing Letter:	\$ 50 (n/a in cash purchases)
Courier/Shipping:	\$ 25 (n/a in cash purchases)
Payoff Handling:	\$ 25 per payoff (\$50 if wire requested)
Wire Proceeds/Excess Funds:	\$ 50 (if applicable)/per wire
Incoming Wire:	\$ 15 per wire (if applicable)
Lender's Title Insurance:	Per Rate Sheet.
Owner's Title Insurance:	Per Rate Sheet, if applicable.

(Extraordinary Items, such as additional Deeds, Subordinations, Powers of Attorney, off-site and mail-away closings charges are not included)

### **Purchase Transactions with Loans:**

Attorney Fee:	\$649
Title Exam:	\$200
Insured Closing Letter:	\$ 50
Courier/Shipping:	\$ 25
Payoff Handling:	\$ 25 per payoff/\$50 if wire requested (Seller paid)
Wire Proceeds/Excess Funds:	\$ 50
Incoming Wire:	\$ 15 per wire (if applicable)
Lender's Title Insurance:	Per Rate Sheet.
Owners Title:	Per Rate Sheet.

**Simultaneous Issue Discount:** When the Buyer obtains Owner's Title Insurance and Lender's Title Insurance at the same time, discounts apply. The combined total premium is the cost of the Owner's Title Insurance plus **\$200.00**.

(Extraordinary Items, such as additional Deeds, Subordinations, Powers of Attorney, off-site and mail-away closings charges are not included)

Lenders will receive a title commitment, along with a preliminary Closing Disclosure showing Attorney and Title Charges, an ICL, wiring instructions, E & O declarations page and an email address for correspondence and closing packages.