



**POSTING OF FEES AND CHARGES PURSUANT TO
NEW YORK REGULATION, 11 NYCRR 35.6(b)**

ESTIMATED TITLE INSURANCE PREMIUM

Title insurance rates will be charged as filed with State of New York. If available, a reissue rate will be applied. Specifically, if you are refinancing and paying off an institutional mortgage secured by the subject property, your premium will be reduced automatically upon our review of your title search. The estimate will also vary based upon lender endorsement requirements as well as the final loan amount.

FEES

RECORDING FEES:	Recording fees will vary in cost. Recording fees are based on the amount of pages in a document as well as the cost per page set by the applicable Recorder or County Clerk.	
NY MORTGAGE TAX RATES:	Will vary by County. Additional taxes may be charged by a City or Town. Please contact the applicable New York State County Clerk office for additional details.	
NY TRANSFER TAX RATES	Will vary by County. Additional taxes may be charged by a City or Town. Please contact the applicable New York State County Clerk office for additional details.	
DOCUMENT PREPARATION	“Document” may mean a Deed, Power of Attorney, Release, or Subordination. All documents are prepared by an attorney: \$125 PER DOCUMENT	
INITIAL TITLE ABSTRACT/SEARCH:		
ZONE 1:	\$200 SEARCH/ \$200 EXAMINATION	
ZONE 2:	Included in Title Insurance Premium	
TITLE SEARCH UPDATES:	\$75.00 PER UPDATE	
MUNICIPALS:	\$250-\$300 (Price depends on the scope of lender and/or counsel search requirements)	
SETTLEMENT COST:		
ZONE 1:	\$425.00	(REFINANCE, PURCHASE)
ZONE 2:	\$825.00	(REFINANCE, PURCHASE)
ATTORNEY FEE	\$400-\$600	(ADJUSTED TO LOWER ACTUAL CHARGE - PURCHASE ONLY)
Refinance:	Includes attorney closing/disbursement.	
CEMA PROCESSING FEE:	\$500.00	
TAX CERTIFICATION:	NO CHARGE	
RELEASE/RECORDING SERVICE:	NO CHARGE	
COURIER FEES:	NO CHARGE	
WIRE FEES:	NO CHARGE	
ELECTRONIC DOCUMENTS:	NO CHARGE	
CLOSING OUTSIDE OF NORMAL BUSINESS HOURS:	NO CHARGE	

THE ABOVE FEES/CHARGES WILL DIFFER FOR REO PURCHASERS AS THE SELLER TYPICALLY BEARS THE COSTS OF TITLE INSURANCE, TITLE SEARCH/EXAM (WHERE APPLICABLE), AND DEED PREPARATION. REO SETTLEMENT COSTS RANGE BETWEEN \$150-\$350.00. A MORE DETAILED BREAKDOWN OF REO COSTS WILL BE INCLUDED IN THE REO BUYER’S WELCOME PACKAGE.