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Residential Closing Fee Sheet

(Subject to Change)

	Purchase / Refinance / Cash
Attorney / Settlement Fee:	\$ 750.00 / \$650.00 / \$500.00
Title Exam:	\$ 225.00 / \$225.00 / \$ 225.00
Title Commitment:	\$ 150.00 / \$150.00 / \$150.00
Courier Fee:	\$ 100.00 / \$100.00 / \$100.00
Closing Protection Letter:	\$50.00 / \$50.00 / \$50.00
Seller Post Closing Fee	\$65.00 / 65.00 / \$65.00
Incoming Wire Fees	\$25.00 per
Payoff Wires	\$12.00 per

Taxes and Recording Charges

Recording Fees:	Clerk of Superior Court	\$25 per deed or assignment
Intangible Tax:	Clerk of Superior Court	0.3% of loan amount
Transfer Tax:	Clerk of Superior Court	0.1% of sales price

Additional Title Services / Fees

Escrow Agreement Fee	\$ 35.00	Purchase and Sale Agreement	\$300.00
Subordination Agreement:	\$325.00	Landlord Waiver	\$250.00
Commercial Note	\$500.00	Deed to Secure Debt:	\$600.00
Seller Post Closing Fee	\$ 65.00	Second/Equity:	\$325.00
Separate Closing Time Fee:	\$125.00	Mail Away Package to Seller:	\$125.00
Second Mortgage Closing Fee:	\$500.00	Mail Away Package to BWR:	\$175.00
Title Exam Update:	\$50.00	1031 Exchange/IRA	\$150.00
Deed Prep / Record:	\$175.00	POA Prep / Record	\$100.00
		Out of State Closing Fee	\$300.00

Contract Negotiations

Billed at an hourly rate of \$300 per hour.

Additional fees apply for mobile notary fees and excessive title clearance fee.

TITLE INSURANCE

WFG National Title Insurance Company
Current Book Rate

Our FEES EXPLAINED

Attorney Settlement Fee:

Services include Contract Review, Contract Set-Up, Administrative File Tasks to Prepare for Closing, Payoff Collection, Buyer and Seller Information Receipt and Review, Closing Table Services by Attorney, Financial Settlement Services to facilitate the flow of funds to lenders, buyers, sellers and 3rd parties.

Owner's Title Insurance:

Title policy is dependent on the purchase price. Policy is issued by the Title Insurance Company and is provided to protect the buyer's investment in the property. The policy confirms to all that the owner has a marketable fee simple title to the property.

Post-Closing Fee:

Recordation of Deeds, Payoff Confirmations and Lien Releases

Title Exam Fee:

Title Research Fees to include real estate records, probate records, financial and government liens, utility database records, and Patriot Act searches on both parties

Deed Prep Fee:

Warranty Deed Drafting Fee

Courier Fee:

Postage /Courier fees to submit payoffs, lender docs, title policies and deed to the buyer

Government Recording Fees:

County Tax for Recording Transfer Deed

Mortgage Intangible Tax:

State Tax for Recording Mortgage Deed (Not Applicable to Cash Deals)