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[OUR FEES](#)

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SETTLEMENT COSTS (VA CLOSINGS ONLY)

Estimated Costs

[Click here to view the New 2010 HUD Compliant Fee Schedule](#)

You can read the article [What Will Your House Really Cost?](#), from the Washington Post newspaper to learn more about the costs involved. Clients may be entitled to certain discounts on their next settlement. Items marked with a **red \$** may qualify for a discount. A Settlement Sheet is divided into several categories as follows:

- **Lender Items to Borrower may include:**
 - "Points" 1 point =1% of loan amount
 - Appraisal/Application Fees
 - Credit Report Fees
 - Document Preparation Fees
 - Underwriting Fees
 - Flood Certification Fees
 - Tax Service Fees
 - Processing Fees
 - Interest Rate Lock-In Fee

- **Lender Prepays:**
 - Real Estate Tax Escrows
 - Hazard Insurance Escrows
 - Interim Interest

- **Title Items:**

Buyer's Fees	
Settlement Fee	\$350
Title Search/Abstract	\$125 (at cost)
Title Insurance Binder	\$100
Notary fee/Doc Prep	\$50
Delivery/Fax/Copy/Admin Fee	\$65
Title Insurance (Owner's and Lender's Policy)	\$4.70 per 1000 of sale price + \$150 for lender's policy

Seller's Fees	
Settlement Fee	\$150
Deed Preparation	\$100
Doc Prep/Notary	\$50
Prepare and Process Payoff	\$100

Deliver/Fax/Copy/Admin Fee	\$18.75
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- Title Examination (Avenue does not charge extra)
- Payoff Release Tracking (refis) \$35 each
- Title Clearance (if necessary) \$110-210/hour

● **Virginia Fees** (County and State taxes are per \$100)

	Borrower	Seller
VA County Transfer Tax - Deed	.08333¢	
VA County Transfer Tax - Deed of Trust	.08333¢	
VA State Tax - Deed	.25¢	
VA State Tax - Deed of Trust	.25¢	
VA Grantors Tax		.10¢
VA Recording Fees		
Deed (approx. - calculated by number of pages)	\$33	
Deed of Trust (approx. - calculated by number of pages)	\$46	
Releases (approx. - calculated by number of pages)		\$34

● **Miscellaneous fees if applicable:**

	Borrower	Seller
Survey	\$350	N/A
Termite Inspection	\$50	
Additional Wire/Courier/Overnight	\$35	\$35
E-Storage Fee	\$45	