



Buyer's Fees

Settlement Fee	\$190.00
Title Search	\$195.00
Title Binder	\$95.00
Notary Fee	\$9.00
Courier/Handling Fee	\$85.00
Digital Archiving	\$25.00

Other Settlement Fees

Survey*	\$250.00-\$325.00
Power of Attorney (if needed)	\$50.00

* Survey fees are not applicable for condominiums

Title Insurance

A standard Lender's Title Insurance Policy is usually required if the purchaser is financing any portion of the purchase price. The cost of this policy is \$2.90/\$1,000 of the loan amount for the first \$250,000 and \$2.70/\$1,000 up to \$500,000, \$2.30/\$1000 up to \$1,000,000 and \$1.85/\$1000 up to \$2,000,000 (for policies over \$2,000,000 please call for a quote), plus a \$95 Binder fee. Most purchasers opt to purchase Owner's title insurance, which is \$3.90/\$1,000 of the loan amount for the first \$250,000 and \$3.70/\$1,000 up to \$500,000; \$3.40/\$1000 up to \$1,000,000; \$2.25/\$1000 up to \$2,000,000 (for policies over \$2,000,000 please call for a quote), plus the \$95 Binder Fee. When an Owner's Policy is issued, a Lender's Policy can be issued for a \$150 simultaneous issue fee. If a second Lender's Policy is required, an additional \$150 simultaneous fee and \$95 Binder Fee applies. If a second trust is closing at the same time, a reduced settlement fee of \$125 will be charged for the second trust closing. If a survey is requested or required, Key Title will charge an additional \$50.00 survey review fee. If it becomes necessary to do a mail away closing, Key Title will charge an additional \$100.00. An Electronic Title search fee of \$15.00 may be applicable on some cases.

Since January 2000, unless Purchasers have requested standard title insurance, Key Title has been issuing enhanced Owner's title coverage which costs \$4.68/\$1000 of the loan amount for the first \$250,000; \$4.44/\$1000 up to \$500,000; \$4.08/\$1000 up to \$1,000,000 and \$2.22/\$1,000 up to \$2,000,000 (for policies over \$2,000,000 please call for a quote), plus the above indicated Binder Fees and, if applicable, \$150 simultaneous issue fees for the Lender's Title Insurance Policy. Specific premium costs can be calculated upon

request.

State & County Recording Fees And Taxes

Under the standard NVAR contract, the Purchaser will pay the fee charged by the County to record the Deed and the Deed of Trust which will generally range between \$50 and \$80. The recording taxes are an additional \$3.333/\$1,000 of the sales price and \$3.333/\$1000 of the loan amount and are charged to the Purchaser.

If a survey is requested or required, Key Title will charge an additional \$50.00 survey review fee.

** All fees are subject to change and any extraordinary services will be subject to additional charges.*