



**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.
INITIAL TITLE ABSTRACT/SEARCH:	
ZONE 1:	\$125
ZONE 2:	Included in Title Insurance Premium
MUNICIPALS / LIEN SEARCHES:	\$250-\$400 (Price depends on the scope of lender and/or counsel search requirements)
SETTLEMENT COST:	
ZONE 1:	\$650.00 (REFINANCE)
ZONE 2:	\$895.00 (REFINANCE) plus \$200 Closer Attendance fee
Refinance:	Includes closing/disbursement
CEMA PROCESSING FEE:	\$250.00 in Zone 1, \$295.00 in Zone 2
TAX CERTIFICATION:	\$50.00 in Zone 1
RECORDING SERVICE:	\$25.00 in Zone 1
COURIER FEES:	\$75.00 in Zone 2
ADMIN/PROCESSING FEE:	\$100 In Zone 2
SUB-ESCROW FEE:	\$50.00 in Zones 1 and 2
OTHER ACCOMMODATION DEED:	\$60 in Zone 1, \$300 in Zone 2
WIRE FEES:	NO CHARGE
ELECTRONIC DOCUMENTS:	NO CHARGE
CLOSING OUTSIDE OF NORMAL BUSINESS HOURS:	NO CHARGE