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STANDARD FEES – RESIDENTIAL CLOSING PURCHASE OR REFINANCE

Using the new GFE/HUD for 2010

Settlement Fee: \$295 The new GFE and HUD-1 require all title, closing and attorney costs to be combined. Therefore, we have combined all of our fees into one Settlement Fee of **\$295**. This will cover all costs and fees that we would normally charge in our representation of the lender, including: attorney fees, title examination fees, courier charges, document preparation, tax report charges, post closing fees, overnight deliver charges, title commitment, postage charges, etc.

Complete the new GFE as follows:

GFE 4 =

- **Purchase: \$295** (Settlement fee) + **\$100** (lender's title insurance* & simultaneous issue discount)
- **Refinance: \$295** (Settlement fee) + **lenders title insurance***.

GFE 5 - Owners Title Insurance*

GFE 7 (recording charges): We suggest using **\$100** as recording amounts may vary from transaction to transaction.

GFE 8 (transfer and intangible taxes): \$1.00/\$1,000.00, or fraction thereof, based on the purchase price for the transfer tax, \$1.50/\$500, or fraction thereof, based on the loan amount for the intangible tax.

*All title insurance rates are as published and required by Fidelity National Title Insurance Company (expanded/enhanced coverage). Detailed rate charts available upon request, at www.kenlutherlaw.com and at www.fntic.com.

- ***Lenders policy rates:*** \$2.50/\$1,000 for the 1st \$100,000.00, \$2.00/\$1,000 for additional amounts to \$500,000.00, \$1.75/\$1,000 over \$500,000.00.
 - ***Simultaneous issue rate:*** Lenders policy is \$100 when issued at the same time as an Owners Policy.
- ***Owners policy rates:*** \$4.20/\$1,000 for the 1st \$100,000.00, \$3.60/\$1,000 for additional amounts to \$500,000.00, \$3.00/\$1,000 over \$500,000.00.