

# LITTLE, O'CONNOR & BORIE, P.C.

## Title Insurance – Posting of Charges

You will be paying us at closing only for the title policy in accordance with the insurer's title rates. Title costs for this transaction may include charges for abstracting, tax searches, bankruptcy searches, patriot searches, judgment searches, and overnight mail charges not specified in the TIRSA Rate Manual and are provided by Little, O'Connor & Borie, P.C., at the request of your lender or attorney. The issuance of the title policy is not dependent upon the performance of such additional services. Such charges are reasonable and competitive.

Fidelity National Title Group has implemented Rate Calculator which is a useful tool for estimating the cost for basic Title Insurance premiums and Endorsements in New York State. The website can be accessed at [www.ratecalculator.fnf.com](http://www.ratecalculator.fnf.com).

The most common endorsements required by most lenders are the Environmental Protection Lien Endorsement, the Residential Mortgage Endorsement, and the Waiver of Arbitration Endorsement, each of which costs \$50.00.

A representative of Little, O'Connor & Borie, P.C. will be happy to assist you in preparing an exact quote for your individual transaction. A full range of charges for title services is also provided below.

<u>Charge Description</u>	<u>Amount</u>	
40 Year Abstract (Includes 5 items)*	\$500.00	minimum
40 Year Search Only (Includes 5 items)*	\$400.00	minimum
Last Owner Search (Includes 5 items)*	\$300.00	minimum
Bankruptcy Search	<b>N/C</b>	per name
Patriot Act Search	<b>N/C</b>	per name
Judgment and Lien Search (Pre-closing against Buyers)	\$50.00	per name
Post-Closing Title Continuation	\$175.00	per transaction
Rundown	\$100.00	per transaction
Tax Search (Prepared by our office Abstractor)	<b>\$30.00</b>	per tax parcel
Tax Search (Municipal)	<i>Varies – Charge from Municipality passed on to applicant.</i>	
UCC Search	<b>\$10.00</b>	
Escrow Fee – Tax Escrow	\$50.00	
Mortgage Payoff Service	<b>N/C</b>	per payoff
Overnight Delivery Charge	<b>\$35.00</b>	per package
Document Preparation	\$200.00	per document
Wire Fee (Incoming)	<b>\$25.00</b>	per wire
Wire Fee (Outgoing)	\$75.00	per wire
<b>Document Recording Fee (Deed, Mortgage, Etc.)</b>	<b>\$25.00</b>	per document
<b>*Each additional item over 5</b>	<b>\$25.00</b>	

**NOTE: Any certificate or document obtained from an outside source (i.e. Certificate of Good Standing, Franchise Tax Search, Zoning Compliance Letter, etc.) is billed at the exact cost incurred by our office in obtaining same. We do not charge a fee for our service in obtaining same.**

Updated 3/5/19