



United Title Agencies I Inc.

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Ryan F. McDowell, President

ESTIMATE FOR FEES FOR TITLE INSURANCE, RELATED TITLE CHARGES AND CLOSING COSTS CONCERNING FLORIDA SALES OR REFINANCE TRANSACTIONS.

Owners policy.....	\$5.75/1000 (5.00/1000 over 100,000)		Buyer or Seller per contract
Lenders coverage.....	\$5.75/1000	\$350.00 if simultaneous with sale	Buyer (borrower - refinance)
Search.....	\$175.00		Buyer or Seller per contract
Fed Ex.....	\$10.00		Seller per payoff
Fed Ex.....	\$20.00		Buyer/package for lender
Courier.....	\$25.00	Courier Mortgage & Deed	Buyer
Forensis Archive/storage fee.....	\$25.00		Seller
Forensis Archive/storage fee.....	\$25.00	to both buyer/borrower and seller	Buyer
Bank wire in/out fees.....	\$12.00 in	\$19.00 out (On request of client)	Buyer/seller

Note: on refinances, the Forensis fee can=t be divided (there is no seller) so the charge is \$50.00

Endorsements for lender.....	\$175.00 E	Buyer	8.1,4.1,5.1,6,6.1 = \$25.00 each, 9.1 = 10% of title premium
Doc Stamps on Deed.....	\$.70/100	Seller	
Doc Stamps on Note.....	\$.35/100	Buyer	
Intangible Tax on Mortgage.....	\$.002/1000	Buyer	
Recording Mortgage.....	\$214.60 E	Buyer	\$10.00 1 st page + \$8.50/page thereafter + \$.60/ legal
Recording Deed.....	\$19.10 E	Buyer	
Closing Fee.....	\$50.00	Buyer	
Closing Fee.....	\$495.00	Seller	

*Note: Mailaway closings usually incur \$50.00 in additional mail & return fee=s *E = estimate, actual costs may vary, and will not be charged if not incurred. As Florida authorities can be unforgiving on good faith estimates from mortgage brokers, we recommend to lean on the high side of estimated figures, remembering that the borrower will only be charged for actual, not estimated costs. All numbers and prices are subject to change at any time due to market conditions, state and/ or Federal rules and regulation changes*

Please feel free to give us call with any questions. Although our rates are fairly based on the services we perform for our customers, and do not have additional, duplicate, or hidden charges, added to them we do understand competitive pricing concerns, and therefor will consider matching any written legal quotes from competitors, if said quotes reflect the total of **all** of their charges. Please understand that it is unfair to ask to match an individual charge of a competitor without considering the other charges they may have which may be more of, or higher. We strive to represent our clients in an efficient, professional, pleasant and courteous manner, and feel this representation is worth the moderate fees we charge for these services.