

CHARGES AND FEES

Closing Fee – Residential – Buyer/Seller	\$150.00/\$150.00
Closing Fee – Refinance	\$300.00
Closing Fee – Mobile Homes	\$400.00
Closing Fee – 2nd loan (same transaction)	\$150.00
Closing Fee – Commercial Properties	\$400.00 minimum
Courtesy Closing	\$150.00
Attorney Opinion/* With Final Opinion	\$250.00/*285.00
Pre-Closing Gap Check – Buyer/Seller	\$50.00/\$50.00
UCC Search	\$60.00
Express Mail (per item shipped)	\$20.00
Incoming Wire Fee	\$11.00
Outgoing Wire Fee	\$15.00
Document Prep Fee	\$25.00
Final Title Report for Title Insurance (Payne County)	\$200.00
Final Abstracting for Final Title Opinion (Payne County)	\$275.00
Title Insurance	See attached rate chart
<p>If only one policy is issued, use the attached rate chart to determine the premium. If an Owner's Policy and Lender's policy are to be issued, use the following calculation to determine the Owner's Premium: Full Owner's premium plus Simultaneous issuance premium of \$100.00 less Full Loan Premium.</p>	
Title Insurance Endorsements:	
ALTA Endorsement 8.1 (Environmental Protection Lien)	included in premium
ALTA Endorsement 5 or 5.1 (Planned Unit Development)	\$100.00
ALTA Endorsement 7 (Manufactured Housing Unit)	\$300.00
ALTA Endorsement 9 (Comprehensive Oklahoma Modified)	\$100.00
ALTA Endorsement 28 (Easement) or 34 (Identified Risk Coverage)	\$100.00
Other endorsements available, pricing upon request.	
Residential Contract Preparation	\$450.00
Private Loan Document preparation	\$500.00
Out Of County Abstract Delivery Fee	\$25.00
Traveling Fee – (in addition to closing fee)	
Contiguous County	\$100.00
Non- Contiguous County	\$150.00
Title Curative Affidavits	beginning at \$75.00
Title Curative Deed	\$35.00 per deed
Certificate Of Non- Construction	\$75.00
Title Curative Actions and Research	\$30 per hour
Cancellation Fee	\$50.00+ outstanding invoices
Title Report Within Payne Co. / *With Final Report	\$125.00 / *\$150.00
Out Of County Title Report/ *With Final Report	\$150.00 / *\$200.00
Recording Fees	\$13.00 for 1 st page of document \$2.00 each additional page
Transfer Taxes:	
Mortgage Tax is calculated as follows:	
If mortgage maturity is:	
more than 5 years	\$0.10 per \$100.00
more than 4 years, but less than 5 years	\$0.08 per \$100.00
more than 3 years, but less than 4 years	\$0.06 per \$100.00
more than 2 years, but less than 3 years	\$0.04 per \$100.00
less than 2 years	\$0.02 per \$100.00
Mortgage Tax Certificate Fee (all mortgages)	\$5.00
Documentary Stamps	\$.75 per \$500 of purchase price

Community Escrow & Title Co. - rev 10/2015
RESIDENTIAL OWNER OR MORTGAGEE POLICY BASIC RISK RATES

Policy Amount	Premium		Policy Amount	Premium
30000	166		116000	522
32000	170		118000	528
34000	174		120000	534
36000	183		122000	540
38000	196		124000	546
40000	209		126000	552
42000	222		128000	558
44000	235		130000	565
46000	248		132000	570
48000	261		134000	576
50000	275		136000	582
52000	280		138000	588
54000	285		140000	594
56000	290		142000	600
58000	295		144000	606
60000	299		146000	612
62000	308		148000	618
64000	317		150000	624
66000	326		152000	628
68000	335		154000	632
70000	344		156000	636
72000	353		158000	640
74000	362		160000	644
76000	371		162000	648
78000	380		164000	652
80000	389		166000	656
82000	398		168000	660
84000	407		170000	664
86000	416		172000	668
88000	420		174000	672
90000	429		176000	676
92000	438		178000	680
94000	447		180000	684
96000	456		182000	688
98000	465		184000	692
100000	474		186000	696
102000	480		188000	700
104000	486		190000	704
106000	492		192000	708
108000	498		194000	712
110000	504		196000	716
112000	510		198000	720
114000	516		200000	724

FOR POLICIES IN EXCESS OF \$200,000 - ADD \$2.00 PER THOUSAND

If an Owner's Policy and Lender's policy are to be issued, use the following calculation to determine the Owner's Premium: Full Owner's premium plus Simultaneous issuance premium of \$100.00 less Full Loan Premium.