## Expert Title Escrow Agency LLC 6804 Loop Road, Centerville Ohio, 45459 Ph# (937) 291-4201 / Fax# (937) 291-4206

## **Refinance Sheet**

## VA Loan

| Borrower Fees                   |               |
|---------------------------------|---------------|
| Title Exam                      | \$ 365.00     |
| Binder                          | \$ 75.00      |
| EPA, ARM & Balloon Endorsements | \$ 75.00 each |
| Condo & PUD Endorsements        | \$ 50.00 each |
| Comprehensive Endorsement       | \$ 150.00     |
| Mechanic's Lien Endorsement     | \$ 150.00     |
| Survey Endorsement              | \$ 50.00      |
| CPL for Lender                  | \$ 40.00      |
| CPL for Borrower*               | \$ 20.00      |
| Lender's Title Insurance        | See Below     |
| Owner's Title Insurance*        | See Below     |
| Deed Recording Fee              | See Below     |
| Mortgage Recording Fee          | See Below     |

<sup>\* =</sup> Optional Fee

## FHA / Conventional Loan

| Borrower Fees                   |              |
|---------------------------------|--------------|
| Closing/Settlement Fee          | \$145.00     |
| Title Exam                      | \$150.00     |
| Binder                          | \$75.00      |
| Shipping/Courier Handling Fee   | \$50.00      |
| Wire Fee                        | \$25.00      |
| EPA, ARM & Balloon Endorsements | \$75.00 each |
| Condo & PUD Endorsements        | \$50.00 each |
| Comprehensive Endorsement       | \$150.00     |
| Mechanic's Lien Endorsement     | \$ 150.00    |
| Survey Endorsement              | \$40.00      |
| CPL for Lender                  | \$40.00      |
| CPL for Borrower*               | \$20.00      |
| Lender's Title Insurance        | See Below    |
| Owner's Title Insurance*        | See Below    |
| Deed Recording Fee              | See Below    |
| Mortgage Recording Fee          | See Below    |

<sup>\* =</sup> Optional Fee

Lender's Title Insurance is \$4.00 per Thousand based on the loan amount

Owner's Title Insurance is \$5.75 per Thousand based on the sales price (or appraised value).

If Lender's and Owner's Title Insurance are both purchased, the Lender's Title Insurance will be at a Simultaneous Issuance Rate which is \$100.00.

Recording Fees are \$39.00 for the first 2 pages and \$8.00 for each additional page.