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Any change to the preprinted language in this document must be made in a prominent manner and initialed by all parties in order to be binding on the parties.

#### ADDENDUM TO CONTRACT CONCERNING THE PROPERTY AT

3067833 10423 Crestwater Circle Magnolia, TX 77354

	Magnolia, TX 7/354
A.	ADDENDUM CONTROLS: If any part of this addendum conflicts with a provision in the contract, this addendum will control.
В.	<b>RELOCATION TRANSACTION:</b> Seller has or will acquire the Property in a relocation transaction. Seller is not an occupant of the Property. Seller's obligations under the contract are SUBJECT to Seller becoming the contractual owner of the Property. If Seller is not or does not become the contractual owner of the Property on or before the Closing Date, the contract will be null and void.
C.	<b>PREQUALIFICATION LETTER:</b> If the contract is subject to Buyer obtaining Buyer Approval as provided in the Third Party Financing Addendum:
	□ (1) Buyer has delivered to Seller a conditional qualification letter on a form or in a format promulgated by the Texas Savings and Loan Department issued by a reputable lender.
	□ (2) Buyer shall be orally pre-qualified, at no cost or obligation to Buyer, for financing similar to the financing described in the Third Party Financing Addendum, by (lender's name and phone) which □ is □ is not Seller's affiliate.
D.	<b>CLOSING AGENT:</b> Unless Buyer's lender requires otherwise, the closing of the transaction described in the contract will be conducted by a closing agent of Seller's choice.
E.	<b>TITLE COMPANY &amp; COMMITMENT:</b> If Seller pays for the Title Policy, the Title Policy may, at Seller's option, be issued by the Title Company named in the contract or by any title insurance underwriter authorized to underwrite policies in the State of Texas that Seller chooses, provided that Buyer's lender does not object. For the reasons stated in Paragraph B above, Buyer acknowledges and agrees that the Property may be conveyed to Buyer by a person other than Seller. It is not grounds for the Buyer to object under Paragraph 6D of the contract if the Commitment shows title to the Property to be in the name of a person other than Seller.
F.	DISCLOSURE:
	<ul> <li>(1) Buyer acknowledges that:</li> <li>(a) Seller has or will acquire the Property as part of a relocation transaction;</li> <li>(b) Seller is not an occupant of the Property:</li> </ul>

(c) Seller is or may be a contractual owner of the Property or a representative of the legal title owner;

(e) the Property and its contents are not new and, except for any agreed repairs, are being sold AS IS in

(f) Seller has delivered to Buyer copies of Seller's Disclosure Documents, which are attached to and

(d) Seller has limited actual knowledge of the Property's condition;

their present condition;

made a part of this Addendum;

- (g) Buyer has read and understands the Disclosure Documents;
- (h) the Sales Price and other terms of the contract were negotiated with Buyer's knowledge of the contents of the Disclosure Documents;
- (i) the Sales Price reflects the agreed-upon value of the Property AS IS, inclusive of all disclosures; and
- (j) neither the Seller nor Seller's agent has made any expressed or implied warranties or representations as to the Property's condition, except as given to Buyer in writing.
- (2) Buyer shall acknowledge receipt of the Disclosure Documents by initialing each document and signing the Disclosure Statement.
- (3) Buyer agrees that Buyer is not relying on the accuracy of the statements in the Disclosure Documents. Buyer may investigate the subject matter in the Disclosure Documents. Any obligation to make repairs based on the investigations or otherwise will be governed exclusively by Paragraph G.
- (4) At closing Buyer shall execute a Disclosure Acknowledgement that confirms that Buyer had the opportunity to review and investigate the matters in the Disclosure Documents. Buyer's closing of the transaction described in the contract constitutes Buyer's acceptance of the Property and Buyer's satisfaction or waiver of all investigations of matters in the Disclosure Documents.

#### G. REPAIRS:

- (1) Not later than 10 days after the Effective Date, Buyer may deliver to Seller: (i) a copy of all inspection reports; and (ii) a written list of any repairs to the Property that Buyer or Buyer's lender requires. Failure to deliver the inspection reports and the list of repairs within the time required will be deemed to be a waiver of Buyer's right to inspect and designate repairs.
- (2) If Buyer timely delivers the information under G(1) and the cost to repair the items in the list of repairs does not exceed \$\_\_\_\_\_\_ for treatment and repairs from wood-destroying insects (\$0.00 if left blank) and \$\_\_\_\_\_ for all other repairs (\$0.00 if left blank), Seller shall, not later than 5 days before closing notify Buyer in writing that Seller shall:
  - (a) repair the items in the list of repairs; or
  - (b) give Buyer a credit for the items to be repaired in an amount that equals or exceeds estimates that Seller obtains from reputable contractors to complete the repairs.
- (3) If the cost to repair exceeds the amounts stated under G(2) (\$0.00 if left blank), Seller shall, not later than 5 days before closing, notify Buyer in writing that Seller shall:
  - (a) repair all of the items in the list of repairs:
  - (b) give Buyer a credit for all of the items designated on the list of repairs in an amount that equals or exceeds estimates that Seller obtains from reputable contractors to complete the repairs; or
  - (c) terminate this contract and the earnest money will be refunded to Buyer.
- (4) Seller is not liable for the quality of any repairs. Buyer shall look only to the contractor that performs a repair for the satisfaction of any claims that Buyer may have regarding repairs.
- (5) If a credit is given under G(2) or G(3):
  - (a) Buyer releases Seller of any obligation regarding repairs;
  - (b) the amount of the credit must be shown on the TILA-RESPA Closing Disclosure form; and
  - (c) the credit will be applied to Buyer's Expenses at closing and if Buyer's lender objects to the credit, the credit will be applied to the Sales Price with proportional adjustments in Paragraphs 3A and 3B of the contract.
- H. CLOSING: The closing of the transaction described in the contract and the acceptance of the deed to the Property by Buyer constitutes Buyer's acknowledgement that the condition of the Property and fixtures, equipment, appliances, and other tangible personal property on the Property are acceptable to Buyer. Seller shall have no further responsibility or obligation concerning the Property after closing. By closing, Buyer waives all rights Buyer may have against the Seller concerning the condition of the Property. This provision survives closing.

- I. POSSESSION: Notwithstanding which box is checked under Paragraph 10 of the contract, Seller shall deliver possession of the Property upon closing and funding. Buyer may not occupy the Property before closing and funding.
- **J. FINALITY OF PRORATIONS:** Notwithstanding Paragraph 13 of the contract, the parties will not adjust prorations after closing. Prorations made at closing in accordance with Paragraph 13 are final and are not adjustable except to correct errors in calculations made at closing.
- **K. NO MEDIATION:** Notwithstanding Paragraph 16 of the contract, any dispute involving the Seller related to this contract will not be submitted to mediation.
- L. NO OPTION: Paragraph 23 of the contract does not apply and is struck for all purposes.
- M. ACCEPTANCE OF OFFER: Buyer understands that Seller may have orally accepted an offer from Buyer to purchase the Property. Buyer gives Seller's broker permission to deposit the earnest money. Seller shall forward the executed contract to the Escrow Agent as soon as possible. However, both parties understand and agree that no binding and enforceable agreement exists between Seller and Buyer unless the contract is fully executed by Seller and notice of final acceptance is given to the Buyer or Buyer's Broker.
- **N. FAXES:** Facsimile transmittals of signed documents are legally binding on the parties. At Seller's request, any documents transmitted by facsimile will be substantiated by original signatures as soon as reasonably practicable. The parties may not assert the use of facsimile transmittals as a defense to any dispute involving the contract of the Property and each party forever waives any such defense.

#### O. SPECIAL PROVISIONS:

- 1. Reference section 6.C of the Contract, Seller opts for item Number (2): that Buyer shall obtain a survey of the Property at Buyer expense.
- 2. Earnest Money; Default; Brokers:
  - In the event of a default in consummating this purchase by the Buyer(s), it is agreed that any earnest money or deposit shall be retained by the Seller as liquidated damages. Any provisions of the attached contract (i) with respect to any payments or amounts due to brokers; and/or (ii) agreeing to indemnify or hold Broker harmless with respect to any matters are null and void. Broker compensation and relationship is governed exclusively by the Listing Agreement between Seller and Listing Broker.
- 3. Seller to convey the Property subject to all outstanding mineral rights and interests, whether of record or not, including any contractual or equitable right(s) held by Seller's predecessor(s) to reserve or retain the minerals or any mineral interest(s).
- 4. The Effective Date of the contract and this Addendum shall be the date that the Seller signs this Addendum.
- **5.** Seller's correct, legal name for all purposes related to the contract is as shown on the signature line of this Addendum.
- 6. All personal property that conveys with the Property is sold "as is", "where is", and has no value.
- 7. Notwithstanding anything to the contrary in section 6.A. (8) of the Contract of Sale, any such amendment to the title policy exclusions as to discrepancies, conflicts, shortages in area or boundary lines, encroachments or protrusions, or overlapping improvements shall be at the Buyer's expense.
- 8. Any assignment of the Agreement by Buyer (via either an assignment or naming a nominee included but not limited to a Qualified Intermediary) requires Seller's consent, which Seller may withhold in its sole discretion. Even if Seller's consent is given, the Buyer named herein shall remain fully obligated under the Agreement unless and until the Agreement has been fully performed by or on behalf of the Buyer.
- 9. Seller shall not make any payment related to any closing date delays.

- **10.** MLS information/items (for example, but not limited to, square footage, school districts, buyer incentives, inclusions, agent incentives) are not representations or warranties by the Seller and are not part of the Agreement unless expressly stated in the Agreement or this Addendum
- 11. Legal Description, Lot and Block are subject to verification following receipt of title work.

#### 12. Authorization to Disclose Information:

Seller and Buyer authorize any closing attorney, closing agent and/or escrow company to release and disclose any seller's and/or buyer's closing disclosure, settlement statement and/or disbursement summary, or any information therein to the parties to this transaction, the real estate agents and Buyer's lender(s).

- **13**. If repairs are performed, credit is given (including without limitation, a closing cost/prepaid credit agreed to after inspections are performed) or price reduced in response to inspection issues, Buyer(s) agree to sign a general release and hold harmless with respect to the condition of the property.
- **14.** Buyer(s) assume all responsibility for transferring administrative and other control for any/all smart home internet connected devices.
- **15.** The seller represents that it has no knowledge, actual or constructive, as to whether or not a homestead exemption applies to the property. There will be no re-proration or readjustment of taxes or assessments based on actual statements after the date of closing or for any other reason.
- P. CONSULT AN ATTORNEY: The Texas Real Estate Commission prohibits real estate license holders from giving legal advice. READ THIS ADDENDUM CAREFULLY. If you do not understand the effect of this addendum, consult your attorney BEFORE signing.

Buyer	Date	Seller Cartus Financial Corporation Date
Buyer	Date	

# Expediting Texas Contracts (Amended/BVO Third Party)

File #	3067833
Property Address:	The contract must reflect the property address as shown below
	10423 Crestwater Circle
	Magnolia, Texas 77354
	United States Of America

## **Closing Office**

Cartus has ordered preliminary title and deed preparation from our Regional Closing Office (RCO) Agent **Title Natco** This agent will also facilitate the closing process once a sale is procured. The name of the <u>local</u> closing, title, or escrow office can be obtained from the RCO by calling **(888) 628-2611** 

## **Texas Contract Nuances and Helpful Information**

Thank you for reviewing the information below. Please share with the Selling Agent **prior** to submitting the contract and associated documents. Submission of fully negotiated, complete contracts with all required documents will expedite execution by Cartus.

- **Title Company:** Check with Mardan Settlement Services (866-627-3261) to verify the correct local title company for closing. Must use Cartus' closing office.
- Title Policy Standard Printed Exception: Contract paragraph 6 A (8): must read:
  - o i: will not be amended OR
  - o ii: will be amended at the expense of the Buyer
- **Survey:** Contract paragraph 6C Option 2 must be selected. Cartus is a non-occupant owner with no knowledge of the property. Cartus cannot sign the T47 Affidavit or provide an existing survey
- Possession: Contract paragraph 10A possession is always given at closing and funding
- Option Period: Contract paragraph 23: Cartus does not agree to an Option Period and does not collect an Option Fee
- ERC Texas Relocation Addendum
  - o Please be sure to use the current Cartus version only (Cartus version identified by Section O, Special Provisions)
  - Page 2, G2: Both repair caps should read \$0.00. This allows the full ability to negotiate. (Not acceptable: n/a or blank) \*If you are using the 9/2018 or later version of this Relo Addendum, it is OK to leave the lines blank as the form now defaults to \$0.00, if left blank\*

## **Important Reminders**

- Read and review the contract and addenda in their entirety
- Review all contract terms with the Customer
- Contract is negotiated verbally only; Customer cannot sign any contract/sale documents
- Complete both pages 1 and 2 of the Agent Contract Tool and submit with the contract
- Submitted contract must be <u>fully negotiated</u>: price, concessions, repair caps, personal property, closing date, and all contingencies
- All incentives offered in the listing/MLS and are part of the sale <u>must</u> be written into the sales contract (agent incentives, home warranty, buyer closing costs, etc.)
- If the contract is contingent on the closing of the Buyer's home or any other property, it must be added as a contingency to the contract with the date of that closing
- Expired contracts cannot be accepted; expiration must be at least 5 days from the date the contract is submitted to Cartus
- Closings cannot take place on weekends or holidays
- Cartus must give possession at closing; no early occupancy and rent back agreements are not permitted
- All addenda made part of the contract must be included with the contract
- If the sale is dual agency, any required Dual Agency Disclosures must be sent in with the contract and signed when the contract is executed by Cartus



## Affiliated Business Arrangement — Disclosure Statement

To: Consumer From: Cartus Corporation ("Cartus")

This is to give you notice that Cartus Corporation ("Cartus"), a subsidiary of Realogy Holdings Corp. ("Realogy") has a business relationship with the companies listed below in this Statement. , Realogy owns 100% of NRT LLC which owns 100% of each of the NRT entities listed below in this Statement. TRG Venture Partner LLC, a subsidiary of Realogy, has a 49.9% ownership interest the mortgage lender listed below. Realogy also owns the franchisors of the BETTER HOMES & GARDENS® REAL ESTATE, COLDWELL BANKER®, COLDWELL BANKER COMMERCIAL®, CENTURY 21®, ERA®, AND SOTHEBY'S INTERNATIONAL REALTY® franchise systems. Because of the relationships, the referral of business to any of the companies listed below may provide us the related parties noted herein and/or their employees, a financial or other benefit. In addition, we may be paid a co-operative brokerage fee as a result of any referral to the listed real estate brokerage companies.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed providers as a condition of the purchase or sale of your property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Company Name	Current Fees For Services
NRT LLC Real Estate Brokerage Companies and Other Franchisees	3 – 10% of sales price of the property depending on multiple factors including type of property, transaction side, services, region and transaction structure. However, commissions vary per agreement
In certain markets other NRT LLC subsidiaries provide a full range of residential real estate brokerage services under Coldwell Banker, Corcoran, CitiHabitats, Sotheby's International Realty, and ZipRealty trade names.	with each customer and may be negotiated, in whole or in part, as fixed amounts, such as a fixed amount in lieu of all or part of a percentage, or an amount such as \$100 - \$1000 in addition to a percentage.
In other markets, franchisees of Realogy subsidiaries provide a full range of residential real estate brokerage services as Better Homes & Gardens ® Real Estate, Coldwell Banker ®, Century 21 ®, ERA ® and Sotheby's International Realty ®.	In addition, referral commissions vary, but are generally paid by a real estate broker as a percentage (approximately 25% - 50%) of the real estate broker's commission on a transaction side.
PHH Home Loans, also doing business as Guaranteed Rate Affinity, LLC  Provides a full range of residential first mortgage loan products and services.	Loan Origination Charge \$0.00 - \$810.00  Loan Discount Fee/points¹ 0-5% of loan amount  Application/Processing Fee² \$0-\$810.00 (included in Loan origination charge above)  Actual charges may vary according to the particular circumstances underlying the transaction.
	The loan discount fee/points are affected by the note rate.  Depending upon market conditions, the loan discount fee/points may be higher to adjust for below-market rates.
	<sup>2</sup> There are other charges imposed in connection with mortgage loans. In addition, a lender may require the use of other service providers, including but not limited to any attorney, credit reporting agency or real estate appraiser chosen to represent the lender's interest. If you apply to any of these companies for a loan, you will receive additional information regarding anticipated charges.
BROMAC Title Services LLC dba EQUITY CLOSING, BROMAC Title Services LLC dba PLATINUM TITLE (JV) (Louisiana)  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Closing / Settlement Fee- \$200 - \$595 Cost to Issue Basic Owner's Title Insurance Policy: \$100k Coverage:\$545.20 \$250k Coverage:\$1,220.20 \$500k Coverage:\$2,345.20 Simultaneous Lender / Mortgage Policy: \$100 or \$125 depending on if a basic or advantage policy is issued Title Search and Exam Fee: \$200-\$400 Doc Prep: \$100-\$150 Notary Fee: \$150 Mortgage Release: \$90 Mortgage Cancellation / Release (if needed): \$90-\$110 each CPL: \$25 if required Miscellaneous Fees: Actual Cost

Company Name	Current Fees For Services
BURNET TITLE (Illinois) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Escrow/Settlement Fee of \$925 - \$1,250 to the Buyer for properties located in Cook, DuPage, Kane, Kendall, Will, Dekalb, Lake and McHenry counties.
	Escrow/Settlement Fee to the Buyer for properties in counties outside of Cook, DuPage, Kane, Kendall, Will, Dekalb, Lake and McHenry is \$250.00.
	Owner's Title Insurance \$250k Coverage (Advantage Policy) \$1450 \$500k Coverage (Advantage Policy) \$1950 Simultaneous Lender / Mortgage Policy: <b>\$500</b> (for properties located in Cook, DuPage, Kane, Kendall, Will, Dekalb, Lake and McHenry counties)
	(for properties in counties outside of Cook, DuPage, Kane, Kendall, Will, Dekalb, Lake and McHenry is \$250.00.
	Gap Insurance: \$160 Water / Zoning Certificate (if Applicable): \$75/each (doesn't include city charges) Chicago Zoning fee \$75 Release Fee (if Applicable): approx \$100 (varies by county) Courier Fee: \$actual charge Wire Fee: \$25 Pre-Closing Recording Service: \$100 Doc Prep: \$50 - \$100
BURNET TITLE (Minnesota and Wisconsin)  Provides handling of all details in transferring the property in accordance with the real estate contract.  Provides searches of public records that bring to your attention any known problems with the property title before closing	Seller Closing Administrative Fee - \$300-\$850 Seller/Buyer Payoff Verification & Processing Fee - \$55-\$200 Buyer Closing Services Fee (Cash Sale) - \$200-\$500 Buyer Closing Service Fee (Financed) - \$300-\$700 Optional Seller Listing Property Report - \$150-\$450 Minnesota Title Search & Exam Service Fee - \$500-\$750 Wisconsin Title Search & Exam Fee - (Included in Premium) MN Owner's Title Policy: Variable charge depending on policy amount. (\$150,000 to \$1 million) not to exceed \$4.20/\$1,000. (Request quote for policy amount > \$1,000,000. MN Mortgagee Policy of Title Insurance: Variable charge depending on policy amount (\$150,000 up to \$1 million) not to exceed \$3,30/\$1,000. (Request quote for policy amount > \$1,000,000). WI Owner's Policy of Title Insurance: Variable charge depending on policy amount, \$425 premium for the first \$15,000 of coverage and no more than \$3/\$1000 of sales price thereafter. WI Mortgagee Policy of Title Insurance: \$350 with a residential Owner's Policy or \$400 with a "non-residential" Owner's Policy. Additional \$125 fee for any variable arm, condo or PUD endorsements. WI Gap Endorsement: \$125
BURNET TITLE (Wisconsin)	(Optional) Sellers Prelim Property Report: \$450 Sellers Closing Administration Fee: \$250-525 Buyers Closing/Settlement fee (cash or financed): \$75-300 Title search and Exam: N/A - included in premium Owners Policy of Title Insurance: \$350 Mortgagee Policy of Title Insurance: \$250 with the purchase of a "residential" Owners Policy or \$350 with a "non-residential" Mortgage. Additional \$125 fee for any variable, arm, or balloon endorsements. Closing Protection Letters "CPL": No charge

Company Name	Current Fees For Services
BURNET TITLE (Wisconsin) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Seller's Settlement/Closing Fee: \$290-\$600 Buyer's Settlement/Closing Fee: \$375 - \$475 - Loan closing services. 2nd Loan closing: \$190; and \$75 Cash closing Admin Services Fee. Completion Escrow: \$225 Construction Escrow: Min \$650 (incl. ave, or 5 draws) + additional draw fees; Escrow and draw fees are increased based on price + number of draws Below is the range of fees for properties from \$100,000 to \$500,000 (You may call for pricing for amounts above \$500,000) Owner's Title Ins.: \$680 to \$1,480 (based on purchase price) Lender's Title Ins.: \$350 to \$400 (based on property type - simultaneous issue). Gap Endorsement: \$125-\$150 (based on property type). Payoff & wire processing fee: \$25 Pre-closing Recording Services fees - only on CIT (2 deed) requests \$30 per document + \$75 servicing fee Doc Prep: \$50 - \$100 Preliminary Title Coordination: \$250 Special Assessment Letters: \$50-\$100 per tax key # (could be two charges per file. Once when title ordered, and again when an offer is rec'd). Title Update: \$40 per update Wisconsin State Transfer fee charged for each deed depending on
BURNET TITLE SERVICES of INDIANA, L.L.C. (JV) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	the sales price of the property - \$3/1,000.  Escrow / Closing / Settlement Fee- \$460 Cost to Issue Owner's Title Insurance Policy: \$100k Coverage: \$337.5 \$250k Coverage: \$662.5 \$500k Coverage: \$1,162.5 Simultaneous Lender / Mortgage Policy: \$100 plus endorsements of \$50 each GAP Insurance: \$0 Title Premium (ALTA 2013 Policy): \$0 Title Search and Exam Fee: \$300
Burnet Title, Title Resources Guaranty Company, "Title Resources" as title insuring company Provides insurance policies against loss due to certain title defects.	Minnesota Owner's Policy of Title Insurance - Variable charge depending on policy amount. (\$150,000 up to \$1 million not to exceed \$4.20/\$1,000 (Request quote for policy amount > \$1,000,000)  Minnesota Mortgagee Policy of Title Insurance - Variable charge depending on policy amount (\$150,000 up to \$1 million) not to exceed \$3.30/\$1,000. (Request quote for policy amount > \$1,000,000)
	Minnesota Closing Protection Letters "CPL" - No Charge
	Wisconsin Owner's Policy of Title Insurance - Variable charge depending on policy amount. \$425 premium for the first \$15,000 of coverage and no more than \$3/\$1,000 of sales price thereafter.
	Wisconsin Mortgagee Policy of Title Insurance - \$350 with a "residential" Owners Policy or \$400 with a "non-residential" Owner's Policy. Additional \$125 fee for any variable "arm", condo or PUD endorsements.
	Wisconsin Closing Protection Letters "CPL" - No Charge
	Wisconsin Gap Endorsement - \$125

Company Name	Current Fees For Services
Cascade West Title Company dba CW Title (JV) Provides searches of public records that brings to your attention any known problems with the property's title before closing, and provides title insurance.	Title Rates: Up to \$100k \$260 - \$878 \$100,001 - \$300,000 \$272 - \$1,537 \$300,001 - \$500,000 \$345 - \$2,130 \$500,001 - \$1,000,000 \$477 - \$3,534 \$1,000,001 - \$1,500,000 \$787 - \$4,446
	The above rate range depends upon transaction type, property type, coverage type, applicable discounts, etc.
	Escrow Rates:  Range Escrow/ Closing / Settlement Fee- \$1050 - \$3,100*  *Additional fees may apply depending on the value of the property/loan amount.  Charges in addition to the closing fees may be applied based upon the requirements of the transaction and services provided by the
Cornerstone Title Company (California)  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Company  Owners Policy (1108-1110): \$100,000 \$576 - \$720 \$250,000 \$950 - \$1188 \$500,000 \$1446 - \$1808
	Lender's Policy concurrent w/Owners (based on 80% financing): \$100,000 loan \$294 - \$346 \$250,000 loan \$485 - \$570 \$500,000 loan \$738 - \$868
	Settlement/escrow charges: \$100,000 loan \$470 - \$795 \$250,000 loan \$670 - \$995 \$500,000 loan \$870 - \$1195
	Miscellaneous documentation/recording fees: \$50 to \$450
CYPRESS TITLE CORPORATION (JV), EQUITY TITLE COMPANY, GUARDIAN TITLE COMPANY (JV), PROGRESSIVE TITLE COMPANY (JV) (CALIFORNIA) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Owners Policy (1108-1110): \$100,000
	\$100,000 loan \$294 - \$346 \$250,000 loan \$485 - \$570 \$500,000 loan \$738 - \$868 Settlement/escrow charges: \$100,000 loan \$470 - \$795
	\$250,000 loan \$670 - \$995 \$500,000 loan \$870 - \$1195 Miscellaneous documentation/recording fees: \$50 to \$450

Company Name	Current Fees For Services
Equity Title Agency Inc.(JV) (Arizona) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	\$100k: \$440 per side (includes the \$150.00 for the new loan fee) plus the \$60 RELO fee split between buyer and seller. \$200k: \$640 per side plus \$60 RELO fee split between buyer and seller. \$300k: \$690 per side plus \$60 RELO fee split between buyer and seller. Cost to Issue Owner's Title Insurance Policy: \$100k Coverage: \$803 \$200k Coverage: \$1,175 \$500k Coverage: \$2,000 Endorsements: \$100 per Endorsement Escrow service fee for any file that needs to sign, fund and record same day of 150.00 that gets charged to the buyer. CPL fee that gets charged to the buyer and the lender so that could be 50.00 per file if the buyer also requests the CPL.
First Advantage Title LLC (JV) (Indiana) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Closing/Settlement Fee \$200 - \$445 Owner's Title Insurance \$100k Coverage (ALTA 06) \$325-\$340 \$250k Coverage (ALTA 06) \$625-\$665 \$500k Coverage (ALTA 06) \$1125 \$1165 Endorsements \$50 each Simultaneous Lender / Mortgage Policy: \$6.00-\$100.00 Title Search \$200 Title/ Exam Fee \$100 Final Update of Title: \$25-\$35 Sales Disclosure: \$40 Courier Fee: \$15-\$30 Doc Prep: \$55 Wire Fee: \$30 Tieff: \$5.00 per policy issued Recording Fee \$90 Closing Protection Letter Charge in Indiana: as of July 1, 2013 is \$75.00- \$85.00; Closing Protection Letter for Kentucky as of August 1, 2014 \$75
GUARDIAN TITLE AGENCY, LLC (Colorado) Provides searches of public records that brings to your attention any known problems with the property's title before closing, and provides title insurance.	Rates calculated on a per \$5,000 of coverage basis.  Up to \$100,000 \$760 – \$1014 \$300,000-\$1124 – \$1,416 \$500,000-\$1,488 – \$1,777 \$1,000,000-\$2,373 - \$2,708 \$1,500,000-\$3,168 - \$3,584  Range Escrow/ Closing / Settlement Fee-\$150 -\$500* *Charges in addition to the closing fees may be applied based upon the requirements of the transaction and services provided by the company
GUARDIAN TRANSFER (Pennsylvania) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	\$100K coverage: \$1127.50 \$250K coverage: \$2068.00 \$500K coverage: \$3635.50 Endorsements- \$200.00 Closing fee- \$65.00 Closing Protection Letter- \$125 (charged by underwriter) Notary Fee- \$40 Mail Fee - \$30.00 Edoc Fee - \$70.00 Wire Fee - \$30.00 Tax Cert - \$25.00

Company Name	Current Fees For Services
KEYSTONE CLOSING SERVICES, TRG Closing Services (PENNSYLVANIA)  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Effective as of July of 2012, there are no longer reissue rates. There are only "Sale" rates and "Non-Sale" rates in Pa. The following are the new fees:  \$100k of coverage: Sale: \$1025.00, Non-Sale \$8899.25 \$250k of coverage: Sale: \$1880.00, Non-Sale \$1625.25 \$500K of Coverage: Sale: \$3305.00, Non-Sale \$2835.25 Settlement fee to Buyer: \$150.00 if do not close in Sewickley, PA office If Loan transaction: Doc Preparation fee: \$175.00 EDOC Retrieval Fee: \$125.00 Courier Fee: \$31.00 Wire Fee: \$25.00 CPL: \$125.00
KEYSTONE TITLE SERVICES (Philadelphia /NJ) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	\$100K/\$250K/\$500K  Title- \$1127.50/\$2068.00/\$3635.50 Title Search - \$275.00 Endorsements- \$200.00 Closing fee- \$162.50 Closing Protection Letter- \$125 (charged by underwriter) Notary Fee- \$25 Mail Fee - \$25.00 Edoc Fee - \$50.00 Wire Fee - \$25.00 Other (Simplifile) - \$25.00  Philadelphia  \$100K/\$250K/\$500K  Title- \$1127.50/\$2068.00/\$3635.50 Endorsements- \$200.00 Closing fee- \$65.00 Closing Protection Letter- \$125 (charged by underwriter) Notary Fee- \$45 Mail Fee - \$30.00 Edoc Fee - \$75.00 Wire Fee - \$30.00 Tax Cert - \$25.00
Lakecrest Title, LLC Provides relocation coordination services	Relocation Services Fee: \$650 - \$800
Landway Settlement Services (AK, AZ, CA, CO, HI,IA, ID, KS,MN,MO, MT, ND, NE, NM, NV, OR, SD, UT, WA,WI, WY) Provides equity and sales contract negotiation services, and coordinates the sale of home to a 3rd party buyer with a local agent.	Relocation Services Fee: \$620 - \$895

Company Name	Current Fees For Services
Mardan Settlement Services (CT, DC, DE, FL, GA, KY, IL,IN,MA, MD, ME, MI, MO, NH, NJ, NY, OH, NC, PA, PR, RI, SC, VA, VI, VT, WV) Provides equity and sales contract negotiation services, and coordinates the sale of home to a 3rd party buyer with a local agent.	Relocation Services Fee: \$705.00 - \$1,010.00
Market Street Settlement Group; Horizon Settlement Services; Market Street Settlement; Examination of title searches, issues title commitments and issues title policies providing title insurance	Buyer side) Escrow/Closing/Settlement Fee \$725 Owner's Title Insurance \$100k Coverage (Enhanced Policy) \$330.00 / \$350.00 \$250k Coverage (Enhanced Policy) \$770.00 / \$875.00 \$500k Coverage (Enhanced Policy) \$1,320.00 / \$1,750.00 Simultaneous Lender / Mortgage Policy Title Premium Fee included in #1 Title search Fee included in #1 Title Exam Fee included in #1 Title Abstract Fee included in #1 Miscellaneous Fees Overnight Fee \$25.00 Power of Attorney preparation \$100.00
	(Seller side) Owners Title Insurance n/a n/a Simultaneous Lender/Mortgage Policy n/a n/a Title Premium Fee n/a n/a Title Search Fee \$255 (if title search only) Title Exam Fee n/a n/a Title Abstract Fee n/a n/a Wire/Bank Check Fee - \$35.00 Miscellaneous Fees Overnight Fee \$25.00 / \$25.00 Deed / Power of Attorney preparation \$150.00 / \$100.00 Deed Prep (In NH the fee is \$225.00 which includes preparation of the State Transfer forms PA34, CD57S & CD57P)
Mercury Title LLC (JV) (Arkansas) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Escrow/Closing/Settlement Fee: \$650 (split \$325 buyer/\$325 seller) Owner's Title Insurance \$100k Coverage \$325 \$250k Coverage \$625 \$500k Coverage \$1,125 Simultaneous Lender / Mortgage Policy: \$35 (provided limit of lender coverage is below limit of owner coverage) Overnight Fee: \$25 Search Fee \$300 (\$150 buyer/\$150 seller) Title Exam Fee: \$150 (Buyer) Closing Protections Letter \$25 Update Fee \$35-\$40 Attorney Fee: \$40 E-Recording Service Charge \$5.50 Recording fee \$25-\$150

Company Name	Current Fees For Services
Metro Title LLC (JV) (Kentucky and very few counties in southern IN)  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Closing / Settlement Fee - \$275-\$480 Property Sales Service: \$445 (Relo Seller) Owners Title Insurance Policy \$100k Coverage - 453.75 + 5% (up to 11%) Municipal Tax if applicable \$250k Coverage - 907.50 + 5% (up to 11%) Municipal Tax if applicable \$500k Coverage - 1,663.75 + 5% (up to 11%) Municipal Tax if applicable \$500k Coverage - 1,663.75 + 5% (up to 11%) Municipal Tax if applicable Simultaneous Issue Fee - 100.00 Title Search Fee - \$100-\$250 (Relo) Title Exam Fee - \$125-225 (Buyer) Courier Fee - \$25-\$50 Recording Fee for Deed: 20.00 Recording Fee for Mortgage: 80.00 Doc Prep Fee: \$25-\$100 Closing Protection Letter Charge in Indiana: as of July 1, 2013 is \$75.00 Closing Protection Letter Charge for Kentucky effective August 1, 2014 \$75
	Endorsements: \$30

## **Company Name Current Fees For Services** DC MID-ATLANTIC Settlement Services, LLC (DC, MD, N. VA) Provides searches of public records that bring to your Settlement/Closing Fee \$500 (buyer and seller) attention any known problems with the property's title before Title Abstract Fee \$300 and up closing, and provides title insurance. Title Binder Fee \$95 Hand Recording Fee \$50 Courier Fees \$30/each Wire Fees \$30/each Payoff Processing Fee (seller or borrower of refi) \$75/1, \$150/2, \$225/3 Release Tracking Fee \$45.00 (seller or buyer on a refi) \*\*\*Short sale settlement/closing fee \$995 (seller) Insured Closing Protection Letter Fee TRGC - \$20.00 2nd Loans 2nd Loan Processing Fee \$275 Courier Fee \$30 Title binder (if insured) \$95 Remote Signing Coordination Fee \$150 (Buyer or Seller) **Document Preparation** Buyer/Seller Power of Attorney \$75 Mortgage Docs start at \$150 Deed Only \$500 Does not include lien certs or transfer taxes Notary Closings \$200.00 MD Prince George's / Montgomery Counties -Settlement Fee \$395.00 (buyer & seller) Title Abstract Fee \$200.00 and up Title Binder \$95.00 Hand Recording Fee \$40.00 E-Document Retrieval Fee \$10 Judgments \$15/name Courier Fees \$30/each Wire Fees \$30/each Payoff Processing Fee \$175/1, \$275/2, \$325/3 (seller or borrower on a refi) Release Tracking Fee \$45.00 (seller or borrower on a refi) \*\*\* Short sale settlement/closing fee \$995 (seller) Somerset/Wicomico/Worcester Counties-Settlement Fee \$215.00

Title Exam Fee \$300.00

Title Abstract Fee \$175.00 and up

E-Document Retrieval \$10.00

Hand Recording Fee \$40

Courier Fees \$30/each

Wire Fees \$30/each

Obtain Payoff/Secure Release Fee (seller or borrower of refi) \$175/1,

\$275/2, \$325/3

Release Tracking Fee \$45.00 (seller or borrower on a refi)

\*\*\* Short sale settlement/closing fee \$995 (seller)

### **Company Name Current Fees For Services** CONTINUED: All other MD Counties-MID-ATLANTIC Settlement Services, LLC (DC, MD, N. VA) Title Abstract Fee \$125 and up Provides searches of public records that bring to your Title Exam Fee \$415.00 attention any known problems with the property's title before Title Binder Fee \$95.00 closing, and provides title insurance. E-Document Retrieval \$10.00 Hand Recording Fee \$40-\$50 Courier Fees \$30/each Wire Fees \$30/each Judgments \$15/name Obtain Payoff/Secure Release Fee (seller or borrower of refi) \$175/1, \$275/2, \$325/3 Release Tracking Fee \$45.00 (seller or borrower on a refi) \*\*\* Short sale settlement/closing fee \$995 (seller) Insured Closing Protection Letter Fee – All MD files: First American \$30 TRGC \$30 2nd Loans - all MD offices 2nd Loan Processing Fee \$275 Courier Fee \$30 Title binder (if insured) \$95 **Document Preparation** Buyer / Seller Power of Attorney \$75 Mortgage Docs start at \$150 Remote Signing Coordination Fee \$150 (Buyer or Seller) Deed Only \$500 Does not include lien certs or transfer taxes Ground Rent Redemption as part of a settlement Ground Rent Abstract \$125 and up Courier \$30/each Judgments \$15/name Ground Rent Redemption - stand-alone file Ground Rent Abstract \$125 and up Title Exam Fee \$450 Courier \$30/each Judgments \$15/name Hand Record \$40 Notary Closings \$200.00

Company Name	Current Fees For Services
MID-ATLANTIC Settlement Services, LLC (DC, MD, N. VA) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Settlement/Closing Fee*** \$400.00 (buyer and seller) Title Binder Fee \$95 Title Abstract Fee \$125 E-Document Retrieval \$10 Hand Recording Fee \$50.00 Courier Fees \$30/each Wire Fees \$30/each Payoff Processing Fee (seller or borrower of refi) \$75/1, \$150/2, \$225/3 Release Tracking Fee \$45 (seller OR borrower on refi)  ***Short sale settlement/closing fee \$995 (seller)  Insured Closing Protection Letter Fee TRGC - \$20.00 2nd Loans 2nd Loan Processing Fee \$275 Courier Fee \$30 Title binder (if insured) \$95 Remote Signing Coordination Fee \$150 (Buyer or Seller) Document Preparation Buyer/Seller Power of Attorney \$80 Mortgage Docs start at \$150 Deed Only \$500 Does not include lien certs or transfer taxes Notary Closings \$200.00
National Coordination Alliance, LLC (National) Provides relocation coordination services	Document Coordination Fee - \$500 Update Fee - \$100
Notarize Inc. Provides Online Notary Services	\$95 per person
NRT Title Agency LLC (JV) (NJ) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Closing / Settlement Fee- \$425 Cost to Issue Owner's Title Insurance Policy: \$100k Coverage: \$525 \$250k Coverage: \$1163 \$500k Coverage: \$2225 Simultaneous Lender / Mortgage Policy: \$25 Title Search Fee: \$100 Endorsements range from \$25 (except for the exotic endorsements could be 10% or 20% of premium)
PROCESSING SOLUTIONS (Texas) Provision of tax certificates	Tax Certificate: \$99.95 for up to three account numbers
REGENCY TITLE COMPANY LLC (JV) (Georgia) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Cost to Issue Lender - Owner Policy: \$100k Coverage:\$565-\$648 \$250k Coverage:\$1105-\$1285.50 \$500k Coverage:\$2005-\$2348 Simultaneous Lender / Mortgage Policy: \$150 (issued with Standard Owners Policy) Simultaneous Lender / Mortgage policy: \$150 (issued with Homeowner's Policy) Title Services (Attorney, title search, commitment, admin, tax search fee):\$1100.00 (the \$1100.00 also includes the Insured Closing letter fee)

Company Name	Current Fees For Services		
RESIDENTIAL TITLE AGENCY, RESIDENTIAL TITLE (JV) (Ohio) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Cost to Issue Owner's Title Insurance Policy: \$100k Coverage: \$429- \$635 \$250k Coverage: \$991- \$1,312.50 \$500k Coverage: \$1785-2,187.50  Simultaneous Lender / Mortgage Policy: \$100-\$200 Search Fee: \$200 - \$250 Endorsements: \$50 - \$250 each as required		
RIVERBEND TITLE LLC (JV) dba RIVERBEND TITLE AGENCY (Indiana)  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Closing/Settlement Fee: \$400-\$445 Normally split between buyer and seller Cost to Issue Owner's Title Insurance Policy: \$100k Coverage (Alta 06) \$325 \$250k Coverage (Alta 06) \$625 \$500k Coverage (Alta 06) \$1125 Simultaneous Lender \$6.00-\$35 Title Exam: \$175 - \$350 (Split between Seller and buyer) TIEFF: \$5 per policy issued Sales Disclosure: \$30 Courier Fee: \$15-\$30 (if applicable) Wire Fee: \$15-\$30 (if applicable) Doc Prep: \$50-\$60 Processing Fee \$80 Closing Protection Letter Charge in Indiana: as of July 1, 2013 is \$75.00 E-recording \$10-\$20 Recording \$80		
SUNBELT TITLE AGENGY (Florida) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Closing / Settlement Fee - \$460.00 - \$815.00  Owner's Title Insurance Policy  Promulgated Title Insurance Rates per Florida Law  Original rates ased on property purchase price: \$5.75 per thousand up to \$100,000, thereafter \$5.00 per thousand over \$100,000 up to \$1,000,000, \$2.50 per thousand over \$1,000,000 up to \$5,000,000, \$2.25 per thousand over \$5,000,000 up to \$10,000,000 and \$2.00 per thousand over \$10,000,000  Simultaneous Lender / Mortgage Policy- \$100 - \$350  Abstract: \$130  Florida Form 9 Endorsement: 10% of Total Title Premium (if applicable)  Additional Endorsements - \$50 each		
TERRA COASTAL ESCROW INC., TRG SERVICES ESCROW INC., WEST COAST ESCROW, (CALIFORNIA) Provides expert handling of all details in transferring the property in accordance with the real estate contract.	Escrow Fee - Based on Sales Price \$2.00 per \$1,000 with a \$250- \$300 base		
TEXAS AMERICAN TITLE COMPANY; INDEPENDENCE TITLE, INDEPENDENCE TITLE COMPANY (Texas) Provides title and settlement services	Closing/Settlement Fee: \$450.00 per side Title Insurance premium between \$8.43 and \$6.11 per thousand dollars of policy coverage* *This range of charges covers, as an example, policies from \$100,000 to \$400,000, however the cost to you will differ depending on the policy amount. Simultaneous Lender Policy: \$100 + any lender required endorsements (with purchaser of Owner's Title Policy).		
<b>Title Resource Group Settlement Services, LLC (MI)</b> Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	TRGSS-\$100,000.00 Basic OTP- \$712.50 \$250,000.00- Basic OTP- \$1247.50 \$500,000- Basic OTP is \$1,937.50 Simultaneous Lender/Mortgage policy is \$ 50% of basic owner's rate		

Company Name	Current Fees For Services	
Title Resources Guaranty Company ("TRGC") Title Insurance Premium	Cost to Issue Standard Owner Policy: \$100k Coverage:\$245.00-\$1014.00* \$250k Coverage:\$531.00-\$1815.00* \$500k Coverage:\$1009.00-\$3240.00* Loan: \$100k Coverage:\$175.00-\$990.00* \$250k Coverage:\$437.00-\$1788.00* \$500k Coverage:\$437.00-\$1789.00* *The fees in your state may vary. For more detailed information, call	
Title Resources Guaranty Company (AL) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Pam Hunter at (800) 526-8018  Basic Rate for Owners or Lenders Policy: \$100,000 home \$210.00-\$300.00 \$250,000 home \$465.00-\$637.50  \$500,000 home \$890.00-\$1,200.00  Settlement Fee: Based on purchase price, \$3 per thousand plus \$150  Owner's Title Insurance calculated based on price and loan amount: \$250k Standard Coverage Policy: \$1161.00  Simultaneous Issue Lender's Policy: \$389.00 \$500k Standard Coverage Policy: \$1822.00  Simultaneous Issue Lender's Policy: \$587.00  Standard Endorsements: \$90  Additional Owner's Coverage: 10% of premium on residential Release Fee \$80  Courier: actual charge  Wire Fee \$15  E Recording \$4.50/doc  E Doc Fee: \$10  CPL: \$25  Recording: \$15 Deed, \$35.00 Deed of Trust, \$25.00 POA  Mobile Notary Fee if Applicable: Up to \$250 for remote areas.  Flat fee for recording a deed at \$15 and any deed of trust less than 30 pages is \$45. Over 30 pages, the standard recording fee applies.	
TitleOne Corporation (ID) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance		
TRG Settlement Services, LLP (GA) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Basic Rate for Owners or Lenders Policy: \$100,000 home \$240.00–\$340.00 \$250,000 home \$540.00-\$790.00 \$500,000 home \$1,040.00-\$1,540.00	
TRG Settlement Services, LLP (IN, KY, MS, ND, NE) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	TRGSS- *IN* \$100,000.00 Basic OTP- \$330.00 \$250,000.00- Basic OTP- \$630. \$500,000- Basic OTP is \$1,130 Simultaneous Lender/Mortgage policy is \$6 TRGSS-*KY* \$100,000.00 Basic OTP- \$435.00 \$250,000.00- Basic OTP- \$885.00 \$500,000- Basic OTP- \$885.00 Simultaneous Lender/Mortgage policy is \$100 TRGSS- *MS* \$100,000.00 Basic OTP- \$400.00 \$250,000.00- Basic OTP- \$1000.00 \$250,000.00- Basic OTP- \$1000.00 \$500,000- Basic OTP is \$2000.00 Simultaneous Lender/Mortgage policy is \$100.00 TRGSS- *ND* \$100,000.00 Basic OTP- \$325.00 \$250,000.00- Basic OTP- \$625.00 \$500,000- Basic OTP- \$625.00 \$500,000- Basic OTP- \$625.00 Simultaneous Lender/Mortgage policy is \$0 TRGSS- *NE* \$100,000.00 Basic OTP- \$407.50 \$250,000.00- Basic OTP- \$707.50 \$500,000- Basic OTP- \$707.50 \$500,000- Basic OTP is \$1,207.50 Simultaneous Lender/Mortgage policy is \$75.00	

Company Name	Current Fees For Services	
TRG Settlement Services, LLP (KS)  Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	KS -Basic Rate for Owners or Lenders Policy: \$100,000 home \$225.00-\$325.00 \$250,000 home \$487.50-\$625.00 \$500,000 home \$925.00-\$1,125.00	
TRG Settlement Services, LLP (OH, TN) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	OH Basic Rate for Owners or Lenders Policy: \$100,000 home \$400.00—\$575.00 \$250,000 home \$925.00-\$1,312.50 \$500,000 home \$1,550.00-\$2,187.50 TN Basic Rate for Owners or Lenders Policy: \$100,000 home \$175.00—\$300.00 \$250,000 home \$437.50-\$750.00 \$500,000 home \$875.00-\$1,500.00	
Trueline Technologies LLC (JV) (OH,MD,VA,FL,TX,PA) Provides coordination of Survey Documents in connection with Real Estate Closings	Ohio: \$160-\$250 Maryland: \$195-\$295 Florida: \$325-\$495 Texas: \$375-\$600 Pennsylvania: \$350-\$550 unless quoted higher  Range of prices is applicable for roughly 95% of jobs performed. Each location will have large or unusual jobs that are priced above the range shown.	
U.S. TITLE GUARANTY COMPANY, US TITLE (MISSOURI) Provides searches of public records that bring to your attention any known problems with the property's title before closing, and provides title insurance.	Escrow / Closing / Settlement Fee for Seller- should be \$930.00, with Title search fee deducted would be \$780.00 for a 2 deed; \$730.00 - should be \$880.00, with Title Search fee deducted would be \$730.00 - 1 deed. Buyer Closing Fee - \$395 Cost to Issue Owner's Title Insurance Policy: \$100k Coverage: Title Premium ranges from \$82.50 to \$250.00; Title Service Charges \$732.00 * \$250k Coverage: Title Premium ranges from \$162.00 to \$450.00; Title Service Charges \$975.00 * \$500k Coverage: Title Premium ranges from \$294.50 to \$530.00; Title Service Charges \$1353.00 * Simultaneous Lender / Mortgage Policy: Title Premium \$3.00 - \$10.00 (depends on Underwriter); Title Service Charges; \$121.00 * Title Search Fee: \$150; Cancellation Fee: \$250. NOTE: If buyer opts not to purchase an Owner's Title Policy, the Title Premium and Title Service Charges will be based upon the loan amount. Miscellaneous Fees: Government Recording charges: (all deeds): Ranges from \$21.00 to \$24.00 for first page, \$3.00 to \$5.00 for additional pages (depends on County/City); If buyer closes at another title company they may charge a Delivery Fee or Exchange fee ranging from \$35.00 to \$75.00.  • The Department of Insurance for the State of Missouri now requires all title companies to split the Title Premium and Title Service Charges. The Title Premium Ranges are from lowest, which would be if we have prior policy issued from the underwriter, to highest, which would be if we do not have a prior policy.	

I/We have read this Affiliated Business Arrangement Disclosure Statement and understand that Cartus is referring me/us to the above-described settlement service(s) and may receive a financial or other benefit as a result of this referral.					
Signature	Date	Co-Signature	Date		
Printed Name		Printed Name			

Cartus File #: 3067833

**Acknowledgement of Receipt of Disclosure**