



Phenomenal Service | Straightforward Pricing | Impeccable Standards

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## BUYER TITLE FEES 101

DESCRIPTION	EXPLANATION
<b>CLOSING FEE</b>	PAID TO INTEGRITY TITLE GROUP Covers the costs associated with processing the title order, clearing all title requirements and closing the transaction. All shipping, handling, warehousing, courier, overnight express and wire fees have been incorporated into the closing fee. \$250.00
<b>SEARCH FEE</b>	PAID TO OLD REPUBLIC TITLE SEARCHER Typically Paid by the Seller. (\$75.00)
<b>EXAM FEE</b>	PAID TO THE TITLE EXAMINER Typically Paid by the Seller. (\$125.00)
<b>SHIPPING, HANDLING, COURIER, WAREHOUSING, WIRE AND OVERNIGHT EXPRESS FEES</b>	N/A Integrity Title Group does not charge these fees as we have already incorporated the cost of these items into the seller's \$150.00 closing fee.
<b>LENDER'S TITLE INSURANCE POLICY</b>	PAID TO THE TITLE INS. UNDERWRITER & INTEGRITY TITLE GROUP This policy covers the Lender only and not the owner. The underwriter receives 30% of the premium charged and the title agency receives 70% of the premium charged. \$25.00
<b>ALTA 8.1 (ENVIROMENTAL) ENDORSEMENT</b> <b>ALTA 5.1 (PLANNED UNIT DEVELOPMENT) ENDORSEMENT</b> <b>ALTA 4.1 (CONDOMINIUM) ENDORSEMENT</b>	PAID TO THE TITLE INS. UNDERWRITER & INTEGRITY TITLE GROUP The underwriter receives 30% of the premium charged and the title agency receives 70% of the premium charged. \$25.00 for each endorsement required by the lender.
<b>FLORIDA FORM 9 (SURVEY) ENDORSEMENT</b>	PAID TO THE TITLE INS. UNDERWRITER & INTEGRITY TITLE GROUP The underwriter receives 30% of the premium charged and the title agency receives 70% of the premium charged. This fee is calculated by taking the Owner's Title Insurance Policy Premium, adding \$25.00 and multiplying that total by 10% 10% of the Owner's and Lender's Policy Premium
<b>DOCUMENTARY STAMPS ON MORTGAGE INTANGIBLE TAX</b>	PAID TO STATE OF FLORIDA - DEPARTMENT OF REVENUE .0035 x Loan Amount PAID TO STATE OF FLORIDA - DEPARTMENT OF REVENUE .0035 x Loan Amount
<b>RECORDING FEES</b>	PAID TO THE CLERK OF COURTS Recording Fees are \$10.00 for the 1 <sup>st</sup> page of each document and \$8.50 for each page thereafter.