



Phenomenal Service | Straightforward Pricing | Impeccable Standards

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REFINANCE TITLE FEES 101

DESCRIPTION	EXPLANATION
CLOSING FEE	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
SEARCH FEE	PAID TO OLD REPUBLIC TITLE SEARCHER Covers the cost for a detailed property records search. \$75.00
EXAM FEE	PAID TO THE TITLE EXAMINER Covers the cost for the title examiner to conduct a detailed review of all search docs/property records to determine what is needed to provide a clear title policy to the new owner and/or lender. \$125.00
SHIPPING, HANDLING, COURIER, WAREHOUSING, WIRE AND OVERNIGHT EXPRESS FEES	N/A Integrity Title Group does not charge these fees as we have already incorporated the cost of these items into the seller's \$250.00 closing fee.
LENDER'S TITLE INSURANCE POLICY	PAID TO THE TITLE INS. UNDERWRITER & INTEGRITY TITLE GROUP For properties less than 1 million the underwriter receives 30% of the premium charged and the title agency receives 70% of the premium charged. The calculation is as follows: .00575 x the 1 st \$100,000.00 of the sales price and .0050 x remainder of the sales price up to \$1 million. For properties over 1 million (and less then 5 million) the underwriter receives 35% of the premium charged and the title agency receives 65% of the premium charged. The calculation is as follows: .00575 x the 1 st \$100,000 of the sales price and .0050 x remainder of the sales price up to \$1 million then .00250 x remainder of the sales price up to \$5 million.
ALTA 8.1 (ENVIRO) ENDORSEMENT ALTA 5.1 (PUD) ENDORSEMENT ALTA 4.1 (CONDO) ENDORSEMENT	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.
FLORIDA FORM 9 (SURVEY) ENDORSEMENT	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
DOCUMENTARY STAMPS ON MORTGAGE INTANGIBLE TAX	PAID TO STATE OF FLORIDA – DEPARTMENT OF REVENUE .0035 x Loan Amount - Documentary Stamps .0020 x Loan Amount – Intangible Tax
RECORDING FEES	PAID TO THE CLERK OF COURTS Recording Fees are \$10.00 for the 1 st page of each document and \$8.50 for each page thereafter.