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Thank you for considering Village Settlements, Inc. to conduct your real estate settlement. Our attorneys have over 200 years of combined experience and we welcome the opportunity to work with you throughout this transaction.

Recently, we have noticed an increase in the number of firms offering settlement fee discounts and other promotions. Regarding all of our settlements, we always follow these procedures:

1. Our fees will be quoted to you, in writing. No gimmicks, fine print, asterisks, or "bait and switch" tactics will be utilized.
2. Our attorneys ALWAYS conduct the settlement. We will not allow this important transaction to be conducted by a settlement officer or title clerk.

For your transaction, our Purchaser's Fee Schedule is as follows:

- Settlement Fee
- Delivery/Overnight Services
- Title Examination
- Title Binder
- Wire Service Fee
- Full Title Abstract (add \$100 for REO/Foreclosure titles)

Total Fee of \$799.00

-House location survey: \$180+ (fee may be more for larger lots)

-Title Insurance Premium

Approx. \$4.67 per thousand (Reduced up to 40% with existing Owner's Policy of Title Insurance) Please call for exact quote.

Additionally, **we will issue title insurance with a re-issue rate** upon presentation of an acceptable prior Owner's title insurance policy.

We look forward to working with you and will be available to answer any questions you may have. Information is also available at www.villagesettlements.com.

Village Settlements, Inc.