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Village Settlements Refinance Fee Estimate

Thank you for considering Village Settlements, Inc. to conduct the refinance settlement of your property.

This letter is in response to your request for a schedule of our fees. Our policies are to quote our fees to you, in writing. No gimmicks, fine print, asterisks or "bait and switch" tactics will be utilized. Our attorneys will ALWAYS conduct the settlement. We will not allow this important transaction to be conducted by a settlement officer or title clerk.

Our fee schedule for your refinance settlement is as follows:

-Settlement Fee
-Delivery/Overnight Services
-Title Examination
-Title Binder
-Wire Service Fee
-Survey Affidavit (in lieu of house location survey)
-Rundown Title Abstract
-Obtain/prepare 1 Release (add $100/additional release)

Total Fee= $899.00

-Lenders Title Insurance	$2.78 per $1000 (Reissue Rate reduces it to approx.$1.67/$1000 with an existing Owner's Policy of Title Insurance)

Please keep in mind that this list does not include any lender fees, outstanding property taxes, state recordation taxes (if any), or court recording fees. A sample settlement sheet and a discount certificate can be found at www.villagesettlements.com.

In the event there is a simultaneous settlement on a second mortgage or equity line, then there is an additional fee of $195.00. If the lender requires title insurance on the second loan (also at the reissue rate if applicable), there is an additional $70.00 fee for title services.

If you have any questions or concerns, please feel free to contact Village Settlements at 301-590-9300 and ask to speak to any of our attorneys.