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ESTIMATED SETTLEMENT FEES

Purchase Settlements

Title Services for Line 1101

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

Refinance Settlements

Title Services for Line 1101

- 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/add'l release)

TOTAL \$799.00 + Lenders Title Insurance

TOTAL \$899.00 + Lenders Title Insurance

Additional Third Party Fees for Purchase:

House location Survey (Line 1302): \$180-\$350+
(varies depending on size of Lot)

Note: Md. Courthouse Recording Fees are \$40 for the Deed and \$40 for each Deed of Trust

Lender's Title Insurance (Add this premium to Line 1101-Title Services)

<u>Loan Amount</u>	<u>Cost per \$1,000 borrowed</u>
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The first \$250,000	\$2.78/\$1,000
The next \$250,000 and up to \$500,000, add	\$2.21/\$1,000
The next \$500,000 and up to \$1,000,000, add	\$1.94/\$1,000
The next \$1,000,000 and up to \$5,000,000, add	\$1.68/\$1,000

Example: \$350,000 loan

The first \$250,000 of the loan amount is calculated: $250 \times \$2.78 = \695 title premium

Then, the next \$100,000 of the loan amount is calculated: $100 \times \$2.21 = \221 title premium

The two title premiums are then added together for the \$350,000 loan amount = $\$695 + \$221 = \$916$ title insurance premium

DISCOUNTED REISSUE RATES FOR TITLE INSURANCE ARE AVAILABLE IF THE BORROWER PROVIDES A COPY OF THE CURRENT OWNER'S TITLE INSURANCE POLICY OR ACCEPTABLE PROOF THAT A POLICY HAS BEEN PURCHASED. PLEASE CONTACT VILLAGE SETTLEMENTS, INC. FOR A DISCOUNTED RE-ISSUE RATE QUOTE AND/OR AN OWNER'S TITLE POLICY QUOTE.

The actual fees for certain items, such as the survey may vary. Any changes, including but not limited to the sales price, loan amount, requested title endorsements, number of pages to be recorded, documents to be recorded, number of loan packages to be closed, as well as the type of transaction (i.e. foreclosure, short sale, bankruptcy sale) may result in a change to the figures provided. Village Settlements, Inc. will not be liable for the accuracy or completeness of the fees provided above or for Lender's failure to request or obtain updated figures in a timely manner if the terms of the transaction have changed or if additional services are required, such as the preparation of a Power of Attorney, release of prior encumbrances, multiple settlements or additional Deed or Subordination Agreement preparation. The Borrower can expect additional fees at settlement, including, but not limited to, Owner's Title Insurance Premium, State and Local Recordation and Transfer Taxes, Courthouse Recording Fees, Homeowner's Association Dues and Fees, termite inspection and third party warranty fees. Fees effective 1/1/10. Information is available at www.villagesettlements.com.

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