

Owners policy based on sales price
Lenders policy based on loan amount

RESIDENTIAL
(1-4 Family)
RATE SCHEDULE

UP TO AMOUNT	OWNERS AHOP (Seller-Buyer)	OWNERS STANDARD (Seller)	LENDERS (Simultaneous) (Buyer)
\$ 25,000	\$380	\$350	\$400
\$ 50,000	\$385	\$350	\$400
\$ 75,000	\$397	\$350	\$400
\$100,000	\$440	\$385	\$400
\$125,000	\$501	\$438	\$419
\$150,000	\$541	\$473	\$437
\$175,000	\$589	\$515	\$458
\$200,000	\$621	\$543	\$472
\$225,000	\$669	\$585	\$493
\$250,000	\$701	\$613	\$507
\$275,000	\$749	\$655	\$528
\$300,000	\$781	\$683	\$542
\$325,000	\$829	\$725	\$563
\$350,000	\$861	\$753	\$577
\$375,000	\$909	\$795	\$598
\$400,000	\$941	\$823	\$612
\$425,000	\$989	\$865	\$633
\$450,000	\$1,021	\$893	\$647
\$475,000	\$1,069	\$935	\$668
\$500,000	\$1,101	\$963	\$682
\$525,000	\$1,149	\$1,005	\$703
\$550,000	\$1,181	\$1,033	\$717

Does not include discounts that may apply to your particular transaction—please call for quotes.

Non-conforming transactions may result in increased fees.
All fees are subject to Washington State Sales Tax, if applicable.

This schedule is provided as a service of Land Title Company to assist you in estimating costs for closing purposes. The rates shown are general rates and do not include sales taxes. Please call if you have any questions regarding the schedule.

Fees do not include sales tax and are shared
50/50 between Purchaser and Seller:

ESCROW FEES

TRANSACTION UP TO & INCLUDING	FULL FEE (MINIMUM)	ONE-HALF FEE (MINIMUM)
\$ 25,000	\$400	\$200
\$ 50,000	\$500	\$250
\$100,000	\$600	\$300
\$200,000	\$700	\$350
\$300,000	\$800	\$400
\$400,000	\$1,000	\$500
\$500,000	\$1,200	\$600

Transactions in excess of \$500,000 will incur a minimum escrow fee of \$1,200 plus \$1.25 per thousand or portion thereof.
Please call for quotes

Does not include discounts that may apply to your particular transaction

TRANSACTIONS INCURRING ADDITIONAL CHARGES:

- Manufactured homes \$250 plus recording fees for Transfer/Elimination of title
- Additional payoffs (credit card, automobiles, etc.) \$15 per item

All fees are subject to Washington State Sales Tax, if applicable.

Land Title Company reserves the right to increase the minimum escrow fee above should: the transaction require additional work to be performed, transaction amounts in excess of those stated above, or when having incurred additional charges based upon the fee schedule.

Land Title Company of Kitsap County
930 West Railroad Avenue
Shelton, WA 98584
Phone: 360-426-8288
www.landtitleco.net

Please note:

The information contained in this brochure is meant only to assist purchasers and sellers in estimating closing costs. Many of these costs are variable and negotiable. We advise you to consult with your real estate agent and lender for further assistance.



**GUIDE TO
CLOSING
COSTS**

for Purchase Transactions

Title Plant/Escrow Branch
930 West Railroad Avenue
Shelton, WA 98584
360-426-8288
800-955-0852

Escrow Branch
30 NE Romance Hill Road
Belfair, WA 98528
360-275-8620

**Land Title Company —
providing Title and Escrow Services
for over 40 years!**

INFORMATION for ESTIMATING CLOSING COSTS

P = applies to purchaser **S** = applies to seller

Conventional
VA Loan
FHA Loan
Cash Transaction
Assumption
Seller Financed

ESCROW FEE: See rate schedule.	P&S	S	P&S	P&S	P&S	P&S
TITLE INSURANCE: See rate schedule.	P&S	P&S	P&S	S	S	P&S
EXCISE TAX: 1.78% + \$5.00 of sales price.	S	S	S	S	S	S
RECORDING FEES: Estimate \$150 for Purchaser and \$150 for Seller.	P&S	P&S	P&S	P&S	P&S	P&S
PRORATED TAXES: Estimate 4 months of annual property taxes.	P&S	P&S	P&S	P&S	P&S	P&S
FIRST YEAR HOMEOWNER'S INSURANCE:	P	P	P	P	P	P
REAL ESTATE COMMISSION :	S	S	S	S	S	S
LOAN FEE: Varies per loan program and interest rate. Estimate between 1% and 3% of the loan amount.	P	P	P		P	
DISCOUNT POINTS: Varies per loan program and interest rate. Estimate between 1% and 3% of loan amount.	PorS	PorS	PorS			
APPRAISAL FEE: Estimate \$450. Waterfront, rental or unusual properties will have a higher fee.	P	P	P			
CREDIT REPORT: Estimate \$50.	P	P	P			
VA FUNDING FEE: Estimate between 2% and 3% of the loan amount.	P					
MISC. LENDER FEES: Fees for documentation, preparation underwriting, processing, etc. Estimate \$750.	P	S	S			
TAX REGISTRATION FEE: Estimate \$80.	P	S	S			
PRORATED INTEREST: Estimate 2/3 of monthly payment.	P	P	P			
MORTGAGE INSURANCE:	P					
RESERVE ACCOUNT: Estimate 6 months for taxes and 4 months each for homeowners & mortgage insurance.	P		P			
HEALTH INSPECTION FEE: County examination of water, septic etc. Estimate \$250.	P&S	S	S			
PEST/STRUCTURAL INSPECTION FEE: is sometimes called for on Purchase & Sale Agreement or by the lender.	P&S	S	S			
MISCELLANEOUS CLOSING COSTS... such as homeowner's dues, water association fees, flood search fees, courier fees etc., may apply to either or both purchaser and seller.						

Calculating Your Closing Costs

PURCHASER

SALE PRICE \$ _____ **LOAN AMOUNT** \$ _____

Escrow Fee	_____
Title Insurance (Lenders Policy)	_____
Recording Fees	_____
Prorated Taxes	_____
1st Yr Homeowner's Insurance	_____
Loan Fee	_____
Discount Points	_____
Appraisal Fee	_____
Credit Report	_____
VA Funding Fee	_____
Misc. Lender Fees	_____
Tax Registration	_____
Prorated Interest	_____
Mortgage Insurance	_____
Reserves	_____
Inspection Fee	_____
Misc Closing Costs	_____
TOTAL PURCHASER'S CLOSING COSTS \$	_____

Sale Price	\$	_____
Total Closing Costs	+	_____
Earnest Money Deposit	-	_____
Loan Amount	-	_____
Cash Needed to Close	\$	_____

SELLER

SALE PRICE: \$ _____

Escrow fee	_____
Title Insurance (Owners' Policy)	_____
Excise Tax	_____
Prorated Taxes	_____
Recording Fees	_____
Real Estate Commission	_____
Discount Points	_____
Misc. Lender Fees	_____
Tax Registration	_____
Health Inspection Fee	_____
Pest/Structural Inspection Fee	_____
Misc. Closing Costs	_____
TOTAL SELLER'S CLOSING COSTS \$	_____

Sale Price	\$	_____
Total Closing Costs	+	_____
Estimated Payoffs	-	_____
Net Proceeds	\$	_____