

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 | \$ _____ |