

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)
\$100,000	\$467	\$424	\$397
\$125,000	\$530	\$481	\$426
\$150,000	\$572	\$520	\$445
\$175,000	\$623	\$566	\$468
\$200,000	\$657	\$597	\$484
\$225,000	\$708	\$643	\$507
\$250,000	\$742	\$674	\$522
\$275,000	\$792	\$720	\$545
\$300,000	\$827	\$751	\$561
\$325,000	\$877	\$797	\$584
\$350,000	\$911	\$828	\$599
\$375,000	\$962	\$874	\$622
\$400,000	\$996	\$905	\$638
\$425,000	\$1,047	\$951	\$661
\$450,000	\$1,081	\$982	\$676
\$475,000	\$1,128	\$1,028	\$699
\$500,000	\$1,165	\$1,059	\$715
\$525,000	\$1,216	\$1,105	\$738
\$550,000	\$1,250	\$1,136	\$753
\$575,000	\$1,301	\$1,182	\$776
\$600,000	\$1,335	\$1,213	\$792

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)
\$100,000	\$650	\$325
\$200,000	\$750	\$375
\$300,000	\$850	\$425
\$400,000	\$950	\$475
\$500,000	\$1,050	\$525

Transactions in excess of \$500,000 will incur a minimum escrow fee of \$1,100 (Please call for quotes)

Does not include discounts that may apply to your particular transaction

TRANSACTIONS INCURRING ADDITIONAL CHARGES:

- Mobile homes \$250
- "Short Sales" \$200
- 1031 Tax Deferred Exchanges \$200
- 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**

9657 Levin Road NW, Suite 100  
Silverdale WA 98383  
Phone: 360-692-2233  
[www.landtitleco.net](http://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

9657 Levin Rd NW  
Silverdale, WA 98383  
360-692-2233  
800-950-4321

Escrow Branch

1140 Bethel Ave #202  
Port Orchard, WA 98366  
360-876-0450  
877-448-1309

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

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

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	_____
<b>TOTAL SELLER'S CLOSING COSTS</b> \$	_____

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