

# Refinance/Construction/Home Equity

## ESTIMATE OF TITLE COMPANY FEES

Effective 10/27/2015

Escrow Fee <i>(see chart #1 below)</i>	\$ 50-\$150
Loan Policy <i>(see premium calculator at <a href="http://www.kcac.net">www.kcac.net</a>)</i>	\$ _____
Endorsements <i>(see chart #2 below for common endorsements / ask about others)</i>	\$ _____
Overnight Fee Per Package	\$ 10.00
Tax Certificates <i>(\$10.00 per certificate)</i> *Call if other than Kendall County Property)	\$ 10.00
Document Preparation Fee	\$125.00 +/-
Recording Fees <i>(Kendall County is \$26.00 for the first page and \$4.00 for each additional page)</i>	\$150.00 +/-

### Chart #1

Escrow fee guidelines	
Below \$50,000	\$50.00 per side
\$50,000-\$150,000	\$75.00 per side
\$151,000-\$250,000	\$100.00 per side
\$251,000-\$500,000	\$125.00 per side
Over \$500,000	\$150.00 per side

### Chart #2

NOT YET DUE TAX EXCEPTION ENDORSEMENT	\$ 5.00
AGRICULTURE TAX DELETION ENDORSEMENT	\$20.00
EPA ENDORSEMENT	\$25.00
RESTRICTIONS, ENCROACHMENTS, MINERALS ENDORSEMENT Res. 5% of premium / Non-Res 10% of premium / Minimum \$50.00	\$
MINERALS & SURFACE DAMAGE ENDORSEMENT	\$50.00
SURVEY COVERAGE ON OWNER'S POLICY Res. 5% of premium / Non-Res 15% of premium	\$
PUD ENDORSEMENT	\$25.00
BALLOON ENDORSEMENT	\$25.00
ARM ENDORSEMENT	\$20.00
T-42 HOME EQUITY ENDORSEMENT (10% of premium)	\$
T-42.1 HOME EQUITY ENDORSEMENT (15% of premium)	\$
T-31 MANUFACTURED HOUSING ENDORSEMENT	\$20.00
T-31.1 SUPPLEMENTAL MANUFACTURED HOUSING ENDORSEMENT	\$50.00
T-28 CONDOMINIUM ENDORSEMENT	N/C