

Refinance/Construction/Home Equity

ESTIMATE OF TITLE COMPANY FEES Effective 02/01/2018

	<u>Borrower Cost</u>
Escrow Fee <i>(see chart #1 below)</i>	\$ 50-\$150
Loan Policy <i>(see premium calculator at www.kcac.net)</i>	\$ _____
Endorsements <i>(see chart #2 below for common endorsements / ask about others)</i>	\$ _____
GARC Fee (per policy) <i>(Guaranty Assessment Recoupment Charge)</i>	\$4.50
Overnight Fee (per package)	\$ 10.00+/-
Tax Certificates (\$10.00 per certificate) <i>*Call if other than Kendall County Property)</i>	\$ 10.00 +/-
Document Preparation Fee	\$125.00+/-
Recording Fees <i>(Kendall County is \$26.00 for the first page & \$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