

## Refinance/Construction/Home Equity

### ESTIMATE OF TITLE COMPANY FEES

|   |              |
|---|--------------|
| Escrow Fee<br><i>(see chart #1 below)</i>   | \$ 125-\$425 |
| Loan Policy<br><i>(see premium calculator at <a href="http://www.kcac.net">www.kcac.net</a>)</i>            | \$ _____     |
| Endorsements<br><i>(see chart #2 below for common endorsements / ask about others)</i>                      | \$ _____     |
| Guaranty Fee <i>(\$2.00 per policy issued)</i>  | \$ 2.00      |
| Overnight Fee   | \$ 12.00     |
| Tax Certificates <i>(\$10.00 per certificate)</i>   | \$ 10.00     |
| Document Preparation Fee  | \$125.00 +/- |
| Recording Fees<br><i>(Kendall County is \$26.00 for the first page and \$4.00 for each additional page)</i> | \$125.00 +/- |

#### Chart #1

| Escrow fee guidelines |                   |
|-----------------------|-------------------|
| Below \$250,000       | \$125.00 per side |
| \$250,000-\$500,000   | \$225.00 per side |
| \$500,001-\$1,000,000 | \$325.00 per side |
| Over \$1,000,000      | \$425.00 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<br>Res. 5% of premium / Non-Res 10% of premium / Minimum \$50.00 | \$      |
| MINERALS & SURFACE DAMAGE ENDORSEMENT  | \$50.00 |
| SURVEY COVERAGE ON OWNER'S POLICY (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     |