

Rate Schedule for Lenders



TITLE INSURANCE PREMIUMS

Residential Refinance Loan Policy Rate

Loan Amount	Expedited Rate	Full Search Rate
First \$350,000	\$450	\$525
Over \$350,000	Add \$1 per \$1,000 ...	Add \$1 per \$1,000

Purchase Money Mortgage (Buy/Sell) Simultaneous Issue

One or more Loan Policies issued concurrently, covering the same land and bearing the same effective date.

Simultaneously-Issued Loan Policy:

Residential Property	\$450
Non-Residential Property.....	\$750

ALTA Residential Junior Loan Policy

Junior Loan Policies shall insure junior loans, such as home equity lines of credit and second mortgages on residential property only.

Up to \$100,000	\$175
Over \$100,000	Add \$1 per \$1,000

Common Endorsements

	Residential	Non-Residential
Environmental Protection Lien (ALTA 8.1-06)	No Charge.....	Not Available
Restrictions, Encroachments, and Minerals (ALTA 9.0-06)	No Charge	\$500
Location Endorsement (ALTA 22-06)	No Charge	\$200
ARM – Variable Rate (ALTA 6-06)	\$125	\$300
Condominium Endorsement (ALTA 4-06).....	No Charge	\$250
Lender GAP with CPL	No Charge	No Charge
Lender GAP without CPL	\$150	\$225

CLOSING PROTECTION LETTERS (CPLs)

Lender CPL is issued free of charge if Advocus is disbursing lender settlement funds. CPL is not available for buyers and sellers.

CLOSING FEES

Lender/Buyer

Prepare ALTA Settlement Statement and seller CD, perform lender closing services, collect and disburse funds as escrow agent, record deed and mortgage, and return lender package in a timely manner. All settlement services are completed in compliance with ALTA Best Practices standards.

Closing Fee..... \$400

Residential Refinance

Prepare ALTA Settlement Statement, perform lender closing services, collect and disburse funds as escrow agent, record mortgage, and return lender package in a timely manner. All settlement services are completed in compliance with ALTA Best Practices standards.

Closing Fee..... \$275

Other Service Fees (if applicable)

Special Assessment Letters	\$65
Department of Neighborhood Services (Milwaukee and Kenosha Counties only).....	\$70
Condominium Search	\$100-250
Wire Out (No Wire In Fee).....	\$35
UPS Overnight	\$35
Post-Closing Escrow Withholding	\$300
E-Recording Services Fee (per document).....	\$4
Recording Fee (per document)	\$30

