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SETTLEMENT FEE SCHEDULE

(Effective January 1, 2026)

Residential Settlement Fees

Borrower Fee (Purchases & Refinances)	\$595.00*
Cash Purchase Fee	\$470.00*
Search Fees	Full: \$200.00
Current Owner/Prior Policy Update:	\$150.00
Update Only:	\$ 40.00
Update/Record:	\$ 50.00
Binder Fee	\$100.00
Simultaneous Issue Fee	\$125.00
ICL/CPL Fee	\$ 20.00
Seller Fee (Purchase)	\$375.00*
Equity Line closed w/ 1 st Mortgage	\$225.00
Settlement for Permanent Loan from Construction	\$375.00 ¹
Deed Preparation by Attorney	\$130.00 ²
Subordination Preparation by Attorney	\$130.00 ²
Fee to Hold Funds in Escrow	\$350.00 ³

Commercial Settlement Fees

Commercial Purchases and Refinances	\$875.00 ⁴
Search Fees	Varies based on transaction
Equity Line closed w/ 1 st Mortgage	\$225.00
Deed Preparation by Attorney	\$130.00 ²
Subordination Preparation by Attorney	\$130.00 ²

***Note:** Our base settlement fee includes one complimentary notary closing and two overnight package fees. Any additional fees for notaries and overnight packages will be charged as follows:

- Additional notary closings: \$150.00 each
- Additional overnight package fees: \$30.00 each

¹This is a reduced fee charged when a second closing is needed for a permanent loan when we also closed the original construction loan.

²Attorney fees are pass through and are subject to change.

³Escrow fee can vary based on complexity and length of time funds are held in escrow.

⁴Estimate; could vary depending on complexity of transaction.