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Danville, VA 24541

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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 <sup>st</sup> Mortgage  | \$225.00                                    |
| Settlement for Permanent Loan from Construction | \$375.00 <sup>1</sup>                       |
| Deed Preparation by Attorney                    | \$130.00 <sup>2</sup>                       |
| Subordination Preparation by Attorney           | \$130.00 <sup>2</sup>                       |
| Fee to Hold Funds in Escrow                     | \$350.00 <sup>3</sup>                       |

### Commercial Settlement Fees

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

**\*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: \$35.00 each

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

<sup>2</sup>Attorney fees are pass through and are subject to change.

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

<sup>4</sup>Estimate; could vary depending on complexity of transaction.