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**STANDARD FEES -NEW YORK STATE (effective 09/27/2014)**

**Title Premiums:** as regulated by the New York State Department of Financial Services. Your borrower will always be provided the reissue rate as long as they meet the eligibility requirements.

**Reissue rate eligibility:** Any borrower (as long as they remain in title with no deed transfer) who has purchased or refinanced their home within 10 years of the current transaction. Reissue rate will be calculated based upon the aggregate loan amount(s) or deed consideration whichever is greater.

**Bank Settlement Charge:** \$850.00

**Notary/Title Closer Charge:** Starts at \$250 (notaries are independent contractors, however our notaries are always chosen for the expertise as well as their competitive rates)

**SEARCH FEES:**

Co-Op Search:	\$350	Escrow Service charge:	\$85
Last Owner Search:	\$250	Bankruptcy Search:	\$25 per borrower
Attorney Search:	\$350	Patriot Search:	\$25 per borrower
Municipals (ALL counties)	\$415	Certificate of Good Standing:	\$150
Continuation of Search:	\$35	Franchise Tax:	\$50
Courier Fee:	\$40	24 Month Chain of Title:	\$150

**MISC FEES:**

Survey: Quotes given upon request  
 Acris/Westchester Transfer Doc Prep: \$150

**\*\* EFFECTIVE SEPTEMBER 1, 2010-** Municipals, Bankruptcy, and Patriot Searches are subject to State sales tax- Sales Tax Rate is based upon Regulated State and County Rate and is calculated on location of closing\*\*

**RECORDING FEES:**

	<u>5 BOROUGHES</u>	<u>NASSAU</u>	<u>SUFFOLK &amp; UPSTATE</u>
Mortgages	\$250	\$400	\$280
Satisfactions	\$110	\$260	\$140
Assignments	\$110	\$260	\$140
Subordination Agreement	\$110	\$260	\$140
Modification Agreement	\$250	\$400	\$280
Consolidation Agreement	\$250	\$400	\$280
255 Affidavits	\$35	\$35	\$35
Deed (Residential)	\$250	\$450	\$400
Deed (Commercial)	\$250	\$500	\$450

( & RPT Filing Fee \$125/ \$250 for 5 Boroughs only- Nassau and Suffolk fees already include the RPT Filing Fee)

**\*\*EFFECTIVE DECEMBER 1, 2010-** NASSAU COUNTY has imposed an additional \$75.00 per Block fee to each recorded document.

**\*\*EFFECTIVE JANUARY 1, 2013-** NASSAU COUNTY has revised the per Block fee from \$75 to \$150. The additional surcharge has been added to the above fees. In addition, any document recorded against more than one lot will require an additional \$75 fee for each lot after the first. \*\*\*

**\*\* EFFECTIVE APRIL 1, 2012-** SUFFOLK COUNTY has imposed an additional \$30 verification fee to each document recorded. The additional surcharge has been added to the above fees. In addition, any document recorded against more than one lot will require an additional \$60 fee for each lot after the first.

**These fees are being disclosed as a part of the DFS regulatory requirements as stated in (Section 35.6 (b))**

**This is a disclosure of our estimated fees which may or may not be applicable to your transaction.**

**These are not all fees that your transaction may be subject to, however they are the predominant fees**

**Formal quotes may be requested by e-mailing [info@eamland.com](mailto:info@eamland.com)**

**These fees are subject to change at anytime**