

175 Metro Center Blvd Suite 4 Warwick, RI 02886

closings@res-title.com

Phone: (866) 737-8485

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Res/Title, Inc.

ESCROW FEES AND CHARGES

FOR THE STATE OF KANSAS

EFFECTIVE DATE: APRIL 11, 2025



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Res/Title Inc Fees Defined

Refinance Escrow Fee: The handling, processing and services associated with closing and escrow, including but not limited to production of HUD-1 settlement statements, one document preparation, mortgage payoff verification, scheduling coordination, document delivery and tracking, quality control, escrow disbursement, bank fees and mailing. This fee may include certain third-party costs paid on client's behalf, including but not limited to wire fees, courier fees, tax certification, document scan fees and e-recording fees.

<u>Limited Refinance Escrow Fee:</u> The handling, processing and services associated with closing and escrow, including only production of HUD-1 settlement statements, mortgage payoff verification, scheduling coordination, document delivery and tracking, quality control, escrow disbursement, bank fees and mailing. This fee may include certain third-party costs paid on client's behalf limited to wire fees and courier fees.

Resale Escrow Buyer Fee: The handling, processing and services associated with closing and escrow, including but not limited to production of HUD-1 settlement statements, mortgage payoff verification, scheduling coordination and signing for buyer, document delivery and tracking, quality control, escrow disbursement, bank fees and mailing. This fee may include certain third-party costs paid on client's behalf, including but not limited to wire fees and courier fees.

Resale Escrow Seller Fee: The handling, processing and services associated with closing and escrow, including but not limited to production of HUD-1 settlement statements, mortgage payoff verification, scheduling coordination and signing for Seller, document delivery and tracking, quality control, escrow disbursement, bank fees and mailing. This fee may include certain third-party costs paid on client's behalf, including but not limited to wire fees and courier fees.

<u>Notary Signing Fee:</u> A closing conducted by a notary who has been contracted by a title company or notary signing company. In states where customary, this service is typically limited to witnessing and notarizing signatures on closing documents, and processing and returning signed closing documents.

<u>Sub-Escrow Fee:</u> The processing, payout, delivery and tracking of escrow funds. This service may include additional fees incurred by the escrow agent such as wire fees, overnight delivery fees and check cancellation fees.

<u>REO Escrow Fee:</u> When the seller of a property is a bank or asset manager selling the property pursuant to a foreclosure an additional fee will be added the escrow fee.



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<u>Short Sale Escrow Fee:</u> When the seller of a property is selling the property as a short sale transaction an additional fee will be added to the escrow fee.

<u>Second Mortgage Escrow Fee:</u> The handling, processing and services associated with the processing of Second Mortgage's, including but not limited to closing coordination services, document preparation and notary coordination.

<u>Commercial Escrow Fee:</u> The handling, processing and services associated with closing and escrow, including but not limited to production of HUD-1 settlement statements, mortgage payoff verification, scheduling coordination and signing for both buyer and seller, document delivery and tracking, quality control, escrow disbursement, bank fees and mailing. This fee may include certain third-party costs paid on client's behalf, including but not limited to wire fees and courier fees.

<u>Document Preparation Fee:</u> The preparation of legal documents, closing documents, affidavits and/or disclosures determined to be necessary as part of the title/closing process.

<u>Subordination Fee:</u> The process of giving a current lien or interest an inferior status to the new mortgage for which the borrower wishes to apply. For example, an existing mortgage may be subordinated to the lien of a new mortgage in which case the new mortgage becomes the lien with priority.

<u>E-Recording Fee:</u> The process of recording legal documents in digital form, as allowed by certain jurisdictions.

<u>Interest-Bearing Account Fee:</u> A party to the transaction may request, in writing, that the company deposit escrow funds into an interest-bearing account. Such request shall be evaluated based on company procedures and the provisions of the Kansas Revised Statutes. The fee is for opening, servicing, and closing the account.

<u>Negotiated Rate</u>: Under certain circumstances, the company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved by an officer of the company and signed by the company and the client. A copy of said agreement shall be retained in the files of the company.



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Schedule of Fees

Residential Purchase

- o Settlement Fee \$850.00
- o Processing Fee \$119.00
- o Document Preparation Fee \$100.00
- Notary Fee \$150.00
- o Tax Research Fee \$35.00
- o Title Search Fee \$345.00
- o E-Recording Fee \$4.75 per document

Commercial Purchase

- Settlement & Closing Fee \$1,450.00
- Document Prep and Review Fee \$350.00*
- o Title Rundown Fee \$300.00
- Title Search and Abstract Fee \$750.00
- o Judgement Search \$250.00
- E-Recording Fee \$4.75 per document

Residential Refinance

- o Settlement Fee \$740.00
- o Title Search Fee \$270.00
- o Judgement Search fee \$150.00
- Discharge Tracking Fee \$75.00
- o E-Recording Fee \$4.75 per document

Commercial Refinance

- Settlement & Closing Fee \$1,450.00
- Document Prep and Review Fee \$350.00*
- o Title Rundown Fee \$300.00
- o Title Search and Abstract Fee \$750.00
- Judgement Search \$250.00
- o E-Recording Fee \$4.75 per document

^{*}Applicable fee when Res/Title Inc is handling title & closing services.

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Home Equity Line of Credit (HELOC)

- o Title & Closing Fee \$750.00
- o E-Recording Fee \$4.75 per document

New Construction

- o Settlement Fee \$850.00
- o Processing Fee \$119.00
- Document Preparation Fee \$100.00
- Notary Fee \$150.00
- o Title Rundown Fee \$200.00
- o Tax Research Fee \$35.00
- o Title Search Fee \$315.00
- o E-Recording Fee \$4.75 per document

Construction to Permanent (Refi)

- o Settlement Fee \$740.00
- Processing Fee \$119.00
- o Document Preparation Fee \$100.00
- Notary Fee \$150.00
- o Tax Research Fee \$35.00
- o Title Rundown Fee \$200.00
- o Title Search Fee \$270.00
- o E-Recording Fee \$4.75 per document

Investment Property

- o Settlement Fee \$740.00
- Investment Compliance Review Fee \$450.00
- Title Search Fee \$270.00
- o Judgement Search Fee \$150.00
- Discharge Tracking Fee \$75.00
- E-Recording Fee \$4.75 per document

Second Home

- o Settlement Fee \$850.00
- o Processing Fee \$119.00
- Notary Fee \$150.00
- Document Preparation Fee \$100.00
- o Tax Research Fee \$35.00
- o Title Search Fee \$345
- E-Recording Fee \$4.75 per document