



CURRENT FEES

PROPERTY REPORT, FINAL PROPERTY REPORT, CONSTRUCTION LOAN & HELOC FEES

PROPERTY REPORT & FINAL PROPERTY REPORT FEES

Property Report	\$395.00*	*One Tract, One Search, One Report.
	\$250.00	For Each Additional Tract.
Final Property Report	\$125	

NOTE: Please notify our office of any of the following:

-If the Property Report gets canceled, notify us as soon as possible so we can cancel the title examination and cease file preparations.

-If you desire a Final Property Report indicate this at the onset: and email us copies of any recordables immediately after recording if a Final Property Report is desired.

CONSTRUCTION LOAN FEES

Construction Loan Admin Fee	\$425.00
Doc Prep	\$95.00
Express Mail/Wire Fee	\$30.00/express/wire
Title Search Fee	N/A - Hamilton County Tract I \$250.00 - Hamilton County Tract II \$350.00 – Tract I for Any County NOT in Hamilton \$250.00 - Tract II for Any Outside County
Lender's Title Policy	\$ Based on Loan Amount

NOTE: Please notify our office of any of the following:

-If this loan gets canceled, please notify our office immediately so we can cancel the title examination and cease file preparations.

-Please note dated photographs proving "no construction" will be required prior to signing any documents.

-Please email all recordables along with a signed Owner's Affidavit immediately upon signing.

-IF THIS IS A MAIL AWAY TO THE BORROWER, THIS MUST BE APPROVED AND THE MAIL AWAY FEE IS \$225.00 -if you provide your own Notary; \$350.00 -if we provide Mobile Notary

HELOC FEES

HELOC Admin Fee	\$425.00
Doc Prep	\$95.00
Express Mail/Wire Fee	\$30.00/express/wire
Title Search Fee	N/A - Hamilton County Tract I \$250.00 - Hamilton County Tract II \$350.00 – Tract I for Any County NOT in Hamilton \$250.00 - Tract II for Any Outside County
Lender's Title Policy	\$ Based on Loan Amount

NOTE: Please notify our office of any of the following:

-If this Loan gets canceled, please notify our office as soon as possible so we can cancel the title examination and cease document preparation.

-Please email all recordables along with a signed Owner's Affidavit immediately upon signing.

- IF THIS IS A MAIL AWAY TO THE BORROWER AN ADDITIONAL **\$250.00** MAIL AWAY FEE WILL APPLY FOR EACH MAIL AWAY. ALL MAIL AWAYS MUST BE APPROVED.

GENERAL NOTES ON FEES & UNDERWRITING APPROVALS

Please see our standard fees as posted. Please note each parcel is unique and exceptions can apply based on the specific details of the transaction, so please know our Closing Officers and Coordinators are available to answer any questions. You may also email cumberland@ctandg.com for assistance.

We are here to offer the best possible service so please contact us with any questions so we can provide the most accurate information for a smooth transaction.

Lender and owner policy fees are determined based on standard rates and these rates are calculated using the sales price and/or loan amount. Please speak with your Closing Officer or Coordinator if you need quotes for specific policy fees.

As noted below, mail-away fees apply for any parties not present at closing and any mail-away closings must be approved in advance by underwriting. Additionally, please note supplemental charges apply for multiple parcels or parcels that require extensive corrective work in order to be ready to close. Any additional documents which are needed for closing, other than a standard deed to transfer title, will accrue additional charges. Additional documents necessary for closings begin at \$95.00 per document; but can be more based on the complexity of the matter. For example, if a party needs a standard Power of Attorney or Quit Claim deed directly related to a closing, the standard rate is \$95.00 per document. More complex corrective work like affidavits, easements, boundary line agreements and the like are all calculated on a parcel by parcel basis.

Please note any parties wishing to close via a Power of Attorney must be approved by underwriting in advance. Any closings with a Trust, Exchange or Mail Away must also be approved in advance to ensure a smooth and seamless experience at the closing table. For transactions involving a Trust or Exchange, please note additional fees may apply depending on the complexity of the transaction.

For all Commercial Closing questions, please contact our office and we will be happy to assist you. If you have a Commercial Closing and need fees and rates, please call 423.643.4001 and ask to speak with our Commercial Closing Department.