



## Explanation of Fee Terms

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### Escrow Fees

These are the fees charged for Endpoint's service as the escrow agent. **They are in our control.** We charge a flat fee of \$1,600 (\$800 for the buyer/\$800 for the seller). Most companies' escrow fees escalate with the price of the home, even though the work required is about the same. They also often charge additional fees, like recording fees and mobile notary fees. Our flat fee is just that - no hidden-fees, add-ons, or surprises for your clients.

### Title Rates

These are the rates charged to issue owner and lender policies in your transaction. Unfortunately, these rates are not in our control and do increase with the price of the property. Below is a table that outlines the policy options and rates commonly issued in residential purchase transactions\*. We wish it were simpler!

### Owner's Policy Options

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**ALTA Homeowner's Policy:** offers the most protection and is the most commonly issued owner's policy. We offer you rates for an ALTA homeowner's policy with "Eagle" protection.

**ALTA Standard Homeowner's Policy:** offers standard title protection. The rates quoted are at a discounted rate that only applies when a property has been insured in the previous 10 years.

### Lender's Policy Options

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**Purchase Loan Policy:** the rate charged for an Extended Loan Policy insuring a purchase money loan on a residential property.



Amount of Insurance	Owner's Policies		Lender's Policy
	ALTA Homeowner's Policy	ALTA Standard Owner's Policy	Purchase Loan Policy
\$20,000	\$540	\$480	\$460
\$40,000	\$576	\$512	\$474
\$60,000	\$612	\$544	\$488
\$80,000	\$648	\$576	\$502
\$100,000	\$684	\$608	\$516
\$120,000	\$720	\$640	\$530
\$140,000	\$756	\$672	\$544
\$160,000	\$792	\$704	\$558
\$180,000	\$828	\$736	\$572
\$200,000	\$864	\$768	\$586
\$220,000	\$900	\$800	\$600
\$240,000	\$936	\$832	\$614
\$260,000	\$972	\$864	\$628
\$280,000	\$1,008	\$896	\$642
\$300,000	\$1,044	\$928	\$656
\$320,000	\$1,080	\$960	\$670
\$340,000	\$1,116	\$992	\$684
\$360,000	\$1,152	\$1,024	\$698
\$380,000	\$1,188	\$1,056	\$712
\$400,000	\$1,224	\$1,088	\$726
\$420,000	\$1,260	\$1,120	\$740
\$440,000	\$1,296	\$1,152	\$754
\$460,000	\$1,332	\$1,184	\$768
\$480,000	\$1,368	\$1,216	\$782
\$500,000	\$1,404	\$1,248	\$796
\$520,000	\$1,436	\$1,276	\$809
\$540,000	\$1,467	\$1,304	\$821
\$560,000	\$1,499	\$1,332	\$833
\$580,000	\$1,530	\$1,360	\$845
\$600,000	\$1,562	\$1,388	\$858
\$620,000	\$1,593	\$1,416	\$870
\$640,000	\$1,625	\$1,444	\$882
\$660,000	\$1,656	\$1,472	\$894
\$680,000	\$1,688	\$1,500	\$907
\$700,000	\$1,719	\$1,528	\$919
\$720,000	\$1,751	\$1,556	\$931
\$740,000	\$1,782	\$1,584	\$943
\$760,000	\$1,814	\$1,612	\$956

Amount of Insurance	Owner's Policies		Lender's Policy
	ALTA Homeowner's Policy	ALTA Standard Owner's Policy	Purchase Loan Policy
\$780,000	\$1,845	\$1,640	\$968
\$800,000	\$1,877	\$1,668	\$980
\$820,000	\$1,908	\$1,696	\$992
\$840,000	\$1,940	\$1,724	\$1,005
\$860,000	\$1,971	\$1,752	\$1,017
\$880,000	\$2,003	\$1,780	\$1,029
\$900,000	\$2,034	\$1,808	\$1,041
\$920,000	\$2,066	\$1,836	\$1,054
\$940,000	\$2,097	\$1,864	\$1,066
\$960,000	\$2,129	\$1,892	\$1,078
\$980,000	\$2,160	\$1,920	\$1,090
\$1,000,000	\$2,192	\$1,948	\$1,103
\$1,020,000	\$2,219	\$1,972	\$1,113
\$1,040,000	\$2,246	\$1,996	\$1,124
\$1,060,000	\$2,273	\$2,020	\$1,134
\$1,080,000	\$2,300	\$2,044	\$1,145
\$1,100,000	\$2,327	\$2,068	\$1,155
\$1,120,000	\$2,354	\$2,092	\$1,166
\$1,140,000	\$2,381	\$2,116	\$1,176
\$1,160,000	\$2,408	\$2,140	\$1,187
\$1,180,000	\$2,435	\$2,164	\$1,197
\$1,200,000	\$2,462	\$2,188	\$1,208
\$1,220,000	\$2,489	\$2,212	\$1,218
\$1,240,000	\$2,516	\$2,236	\$1,229
\$1,260,000	\$2,543	\$2,260	\$1,239
\$1,280,000	\$2,570	\$2,284	\$1,250
\$1,300,000	\$2,597	\$2,308	\$1,260
\$1,320,000	\$2,624	\$2,332	\$1,271
\$1,340,000	\$2,651	\$2,356	\$1,281
\$1,360,000	\$2,678	\$2,380	\$1,292
\$1,380,000	\$2,705	\$2,404	\$1,302
\$1,400,000	\$2,732	\$2,428	\$1,313
\$1,420,000	\$2,759	\$2,452	\$1,323
\$1,440,000	\$2,786	\$2,476	\$1,334
\$1,460,000	\$2,813	\$2,500	\$1,344
\$1,480,000	\$2,840	\$2,524	\$1,355
\$1,500,000	\$2,867	\$2,548	\$1,365