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SETTLEMENT COSTS (MD CLOSINGS ONLY)

Estimated Costs

[Click here to view the New 2010 HUD Compliant Fee Schedule](#)

You can read the article *What Will Your House Really Cost?*, from the Washington Post newspaper to learn more about the costs involved. Clients may be entitled to certain discounts on their next settlement. Items marked with a red \$ may qualify for a discount. A Settlement Sheet is divided into several categories as follows:

- **Lender Items to Borrower may include:**
 - "Points" 1 point =1% of loan amount
 - Appraisal/Application Fees
 - Credit Report Fees
 - Document Preparation Fees
 - Underwriting Fees
 - Flood Certification Fees
 - Tax Service Fees
 - Processing Fees
 - Interest Rate Lock-In Fee

- **Lender Prepays:**
 - Real Estate Tax Escrows
 - Hazard Insurance Escrows
 - Interim Interest

- **Title Items:**

Buyer's Fees	
Settlement Fee	\$300
Title Search/Abstract	\$265 (at cost)
Title Insurance Binder	\$100
Notary fee/Doc Prep	\$50
Delivery/Fax/Copy/Admin Fee	\$65
Courier Recording Service	\$25
Title Insurance (Owner's and Lender's Policy)	\$4.67 per 1000 of sale price + \$50 for lender's policy

Seller's Fees	
Settlement Fee	\$300
Doc Prep/Notary	\$50
Prepare and Process Release	\$170 per loan
Deliver/Fax/Copy/Admin Fee	\$18.75

- Title Examination (Avenue does not charge extra)
- Multiple payoffs (refis) \$35 each
- Title Clearance (if necessary) \$110-210/hour

- **Montgomery County, Maryland Fees***

	Borrower	Seller
State/County Transfer Tax (1.5 %)	0.75 %	0.75 %
County Record (\$6.90/1000) (loans up to \$500K)	\$3.45/1000	\$3.45/1000
County Record (\$10.00/1000) (loans over \$500K)	\$5.00/1000	\$5.00/1000

Maryland Recording Fees		
Deed	\$40	
Deed of Trust	\$40	
Releases		\$40
*variances may occur after application of first time homebuyer, low-income homebuyer, and other tax abatements as well as recently pending and enacted tax reductions at state and county levels. County taxes vary.		

- **Miscellaneous fees if applicable:**

	Borrower	Seller
Survey	\$175 - MD	N/A
Termite Inspection	\$65	
Additional Wire/Courier/Overnight	\$35	\$35
E-Storage Fee	\$45	

