

Stewart Rate Calculator

Property Information

Property Zip Code:

Property/Loan Information

* City:

* State:

* County:

* Loan Type:

Simultaneous Issue

Loan Policy:

Owner's Policy:

Transaction Amount

Loan Amount: 400000

Sale Amount: 500000

Endorsements – check all that apply:

ALTA 4 Condominium

ALTA 5 Planned Unit Development

ALTA 6.1 Variable Rate Mortgages - Regs

ALTA JR2 Revolving Credit / Variable Rate

ALTA 17.2 Utility Access - Lender

ALTA 3 Zoning Form - Owner

ALTA 3.1 Zoning - Completed Structure

ALTA 23 Co-Insurance - Owner

ALTA 17 Access and Entry - Owner

ALTA 17.1 Indirect Access and Entry - Owner

ALTA 18 Single Tax Parcel - Owner

ALTA 19 Continuity - Multiple Parcels - Owner

Has this property been purchased or refinanced in the last 10 years? Yes No

Calculate

Results

Simultaneous Lender's: \$100.00

Simultaneous Owner's: \$2,387.50

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The charges set forth herein may vary and additional charges will be made when unusual conditions of title are encountered, when special risks are insured against, or when special services are requested.

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FEES

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PURCHASER'S SETTLEMENT FEE SCHEDULE

Purchase Transaction

These fees are to be used for good faith purposes only and are subject to change in connection with lender requirements, contract and loan amount adjustments.

Total settlement fee is **\$600** and includes the following services:

- closing / settlement fee
- Title Abstract Fee
- Electrical / Technical / Administrative Fee
- Title Binder
- Tax Certificate
- Notary Fees
- Courier

Please note: The settlement fee does not include the cost of a survey as it is an additional service and may not be required for all transactions. If it is required by your lender the cost is approximately **\$225** in DC.

** Additional charges will apply when there are two loans. There is a \$100 fee in addition to the settlement fee for each mortgage.

** Powers of Attorney - there is a \$75 charge for preparation of a power of attorney.

Title Insurance

[WHAT IS TITLE INSURANCE?](#)[CALCULATE YOUR COST](#)

** REISSUE CREDIT - SAVINGS!!!

When the home you are purchasing has an existing owners insurance policy, you are entitled to a discount on the new policy. We will ensure, where such coverage exists, that you receive a reissue rate on your new insurance.

Recordation and Transfer Charges

The District of Columbia has both a recordation tax and a transfer tax. These two taxes are each 1.1% below \$400,000 and 1.45% above \$400,000 of the contract sales price. Unless otherwise negotiated the purchaser usually pays the Recordation tax of 1.1% or 1.45% and the seller usually pays the Transfer tax of 1.1% or 1.45%.

The District of Columbia charges no transfer or recordation tax on the refinance of a property which has four or less: property has five or more units, D.C. charges full recordation and transfer taxes on the mortgage or deed of trust a

Transaction Type Select One...

Amount Enter purchase price

Enter new loan amount

Is the property five or more units?

Less than 5 More than 5 units

*Although the calculations on this page are deemed to be accurate, Stewart Title Group does not guarantee or war herein. Because many factors affect the amount of taxes collected by the counties and state, you should speak wit attorneys or a county clerk in Virginia in order to get a more accurate figure.

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