

# 94 Church Street NE Marietta, GA 30060

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www.smithtumlin.com

Please find below our residential fee sheet for 2025. Please contact our office for a quote of the current title insurance rates for lender's and owner's title insurance policies for your clients. We are committed to helping our clients have a positive closing experience and look forward to assisting you in any way possible. Should you have any questions or concerns, please do not hesitate to contact us.

## **ALL TRANSACTIONS**

**RECORDING FEES** (pursuant to Georgia law) for all recorded documents including but not limited to warranty deeds, quitclaim deeds, security deeds, powers of attorney, subordination agreements.

Recording fees: \$25.00 per document being recorded

\$4.75 E-Recording fee (per document)

\$2.00 Additional E-Recording fee per document Fulton County Only

# REFINANCE TRANSACTIONS (1ST & 2ND MORTGAGES)

### ATTORNEY FEE, TITLE SERVICES, AND LENDER'S TITLE INSURANCE

Attorney Fee: \$750.00

Title Exam: \$280.00 (this is an estimate and is subject to change)

Title Binder Fee: \$75.00

Closing Protection Letter: \$50.00

Wire Certification Fee: \$25.00

Lender's Title Insurance: Based on loan amount per Title Insurance Rate Book

(Please contact our office for quote)

### **INTANGIBLE TAX**

(for all loans exceeding term of 36 months)

Intangible Tax: \$3.00 per \$1,000.00 of the total loan amount

(rounded to nearest \$500.00)

e.g. \$750.00 for a \$250,000.00 loan

## **HELOC TRANSACTIONS**

### ATTORNEY FEE, TITLE SERVICES, AND LENDER'S TITLE INSURANCE

Attorney Fee: \$750.00

Title Exam: \$280.00 (this is an estimate and is subject to change)

Title Binder Fee: \$75.00

Closing Protection Letter: \$50.00

Wire Certification Fee: \$25.00

Lender's Title Insurance: Based on loan amount per Title Insurance Rate Book

(Please contact our office for quote)

### **INTANGIBLE TAX**

(for all loans exceeding term of 36 months)

Intangible Tax: \$3.00 per \$1,000.00 of the total loan amount

(rounded to nearest \$500.00)

e.g. \$750.00 for a \$250,000.00 loan

# **CASH PURCHASE TRANSACTIONS**

### ATTORNEY FEE, TITLE SERVICES, AND OWNER'S TITLE INSURANCE

Attorney Fee: \$650.00

\*\*(\$1,500.00 if Owner's Title Insurance Policy is Declined by

Purchaser)\*\*

Title Exam: \$280.00 (this is an estimate and is subject to change)

Wire Certification Fee: \$25.00

Owner's Title Insurance: Based on purchase price per Title Insurance Rate Book

(Please contact our office for quote)

#### TRANSFER TAX

(if required to be paid by Borrower pursuant to Purchase and Sale Agreement)

Transfer Tax: \$1.00 per \$1,000.00 of the total purchase price

(rounded to nearest \$100.00)

e.g. \$300.00 for \$300,000 purchase price

## **PURCHASE TRANSACTIONS USING FINANCING**

### ATTORNEY FEE, TITLE SERVICES AND LENDER'S/OWNER'S TITLE INSURANCE

Attorney Fee: \$750.00

\*\*(\$1,500.00 if Owner's Title Insurance Policy is Declined by

Purchaser)\*\*

Title Exam: \$280.00 (this is an estimate and is subject to change)

Title Binder Fee: \$75.00

Closing Protection Letter: \$50.00

Wire Certification Fee: \$25.00

Lender's Title Insurance: Based on loan amount per Title Insurance Rate Book

(Please contact our office for quote)

Owner's Title Insurance: Based on purchase price per Title Insurance Rate Book

(Please contact our office for quote)

## TRANSFER TAX

(if required to be paid by Borrower pursuant to Purchase and Sale Agreement)

Transfer Tax: \$1.00 per \$1,000.00 of the total purchase price

(rounded to nearest \$100.00)

e.g. \$300.00 for \$300,000 purchase price

#### **INTANGIBLE TAX**

(for all loans exceeding term of 36 months)

Intangible Tax: \$3.00 per \$1,000.00 of the total loan amount

(rounded to nearest \$500.00)

e.g. \$750.00 for a \$250,000.00 loan

## SIMULTANEOUS 2<sup>ND</sup> MORTGAGE AT TIME OF PURCHASE

## ATTORNEY FEE, TITLE SERVICES, AND LENDER'S TITLE INSURANCE

Attorney Fee: \$450.00

Lender's Title Insurance: Based on loan amount per Title Insurance Rate Book

(Please contact our office for quote)

#### **INTANGIBLE TAX**

(for all loans exceeding term of 36 months)

Intangible Tax: \$3.00 per \$1,000.00 of the total loan amount

(rounded to nearest \$500.00)

e.g. \$750.00 for a \$250,000.00 loan

## **OTHER FEES**

Contract Preparation Fee: \$500.00

- Borrower/Buyer Power of Attorney (not including recording fee): \$250.00 per person
- Seller Power of Attorney (not including recording fee): \$250.00 per person
- Seller Wire Certification Fee: \$25.00
- Separate closing time fee charged to requesting party: \$100.00
- Seller mail away: Contact our office immediately regarding seller mail away procedures.
  - o There will be a \$250.00 fee for this service.
- PLEASE BE ADVISED OUR FIRM DOES NOT PERMIT BUYER/BORROWER MAIL AWAY TRANSACTIONS UNDER ANY CIRCUMSTANCES WHATSOEVER.
- Seller short sale: \$1,250.00
- Seller title clearance fee: \$50.00 (This would be for handling payoffs including wires, certified letters, etc. and any other title clearance (i.e. survivorship affidavits, lien affidavits, HOAs, taxes paid) we have to deal with to obtain free and clear title.)
- Extensive seller title clearance fee To be determined if necessary (We will inform seller and provide cost estimate prior to proceeding)
- Preparation of encroachment/easement agreement (not including recording fee): \$750.00 \$1,500.00

\*\*PLEASE BE ADVISED THAT WE DISCOUNT OUR ATTORNEY'S FEES WHEN WE ISSUE AN OWNER'S TITLE INSURANCE POLICY AS PART OF A PURCHASE TRANSACTION AS OUR FIRM RECEIVES A PORTION OF THE PREMIUM AS AN AGENT FOR THE TITLE INSURANCE COMPANY WHEN A POLICY IS ISSUED. WHEN AN OWNER'S POLICY IS DECLINED, OUR FIRM TAKES ON ADDITIONAL LIABILITY FOR ANY TITLE CLAIMS THAT COULD ARISE WITHOUT THE BACKING OF THE TITLE INSURANCE COMPANY SO WE CHARGE OUR STANDARD ATTORNEY'S FEE TO COMPENSATE OUR FIRM FOR SUCH ADDITIONAL LIABILITY.\*\*