

## 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:

Sale Amount:

### Endorsements – check all that apply:

- ALTA 4 Condominium
- ALTA 5 Planned Unit Development
- ALTA 1 Street Assessments
- ALTA 2 Truth in Lending
- ALTA 3 Zoning Form - Lender
- ALTA 3.1 Zoning - Completed Structure - Lender
- ALTA 4.1 Condominium
- ALTA 5.1 Planned Unit Development
- ALTA 6 Variable Rate Mortgage
- ALTA 6.2 Variable Rate Mortgage - Negative
- ALTA 7 Manufactured Housing Unit
- ALTA 8.1 Environmental Protection Lien

Has this property been purchased in the last 5 years or refinanced in the last 7 years? Yes  No

### Results

Simultaneous Lender's: \$2,040.00

Simultaneous Owner's: \$1,285.00

**DISCLAIMER:** Stewart Title Guaranty Company and its suppliers (collectively STGC) take reasonable measures to ensure the quality of the data and the other information made available on this web site. Nevertheless because of the possibility of human, computer, or mechanical error, whether by our sources or by others, STGC does not guarantee the accuracy, adequacy, or completeness of any information herein. STGC does not make any express or implied warranties with regard to the use Stewart Rate Calculator and shall not be responsible for any errors or omissions or for the results obtained from the use of such information. You should verify all information obtained from this web site.

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. If you 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 at

**Transaction Type**

**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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