

**Calenda, Iacoi & Associates, LLC (in CT) and  
Calenda & Iacoi, Ltd. (In RI, MA, and NH)  
Estimated Title and Settlement Fee Schedule for Purchase**

**CALENDA & IACOI- TITLE AND SETTLEMENT FEE SCHEDULE**

State	Title Search and Exam	Settlement Fee **	Recording Fees by State (vary)	Title Insurance Premiums* (lender coverage only)							
				<i>(Note: Title Rates are not actuals. These are based on the highest loan amount per tier)</i>							
				\$1- \$100,000	\$100,001- \$175,000	\$175,001- \$260,000	\$260,001- \$375,000	\$375,001- \$500,000	\$500,001- \$650,000	\$650,001- \$800,000	\$800,001- \$1,000,000
Rhode Island	Inclusive	\$975	\$210	\$250	\$450	\$650	\$938	\$1,250	\$1,625	\$2,000	\$2,500
Massachusetts	Inclusive	\$975	\$365	\$250	\$450	\$650	\$938	\$1,250	\$1,625	\$2,000	\$2,500
Connecticut	Inclusive	\$900	\$185	\$418	\$686	\$927	\$1,305	\$1,683	\$2,055	\$2,426	\$2,921
New Hampshire	Inclusive	\$900	\$150	\$200	\$331	\$480	\$681	\$900	\$1,162	\$1,425	\$1,775

**\*Note: Rates are based on the highest loan amount in the range. Calculations are based on issuance of a lenders policy only and the assumption that the loan meets the state specific re-issue requirements listed below.**

**\*\*Note: Settlement fee includes title curative, HUD prep, signing fee, recording service fee, courier fee, wiring fee, municipal lien certificate and disbursement fees. No junk fees. Plot Plan as required are included. Fees are based upon a single closing event. If a two-part closing or purchase transaction is required, additional settlement fees may apply.**

**ADDITIONAL FEES BASED ON LOAN REQUIREMENTS**

Title Insurance Premiums: Per Loan, Per State (Owner's Title Insurance Policy rates will be higher)
Endorsements: (vary per lender) Rhode Island: \$12.50 per each Massachusetts: \$12.50 per each Connecticut: n/a New Hampshire: Environmental Protection Endorsement \$25.00, Residential Mortgage Survey Endorsement \$25.00, Condo Endorsement \$25.00, Variable Rate Endorsement \$25.00, Secondary Mortgage Endorsement \$25.00.
Disbursement Fee: \$150 (For "Title Only" Requests)
Subordination Processing: \$100, plus Jr. Lienholder Fees (as requested)
Deed Prep: \$150 (as requested)

**TITLE PREMIUMS FOR OWNERS' AND LENDERS COVERAGE**

State	Title Insurance Premiums* (owners and lender coverage)							
	<i>(Note: Title Rates are not actuals. These are based on the highest loan amount per tier)</i>							
	\$1- \$100,000	\$100,001- \$175,000	\$175,001- \$260,000	\$260,001- \$375,000	\$375,001- \$500,000	\$500,001- \$650,000	\$650,001- \$800,000	\$800,001- \$1,000,000
Rhode Island	\$440	\$620	\$824	\$1,100	\$1,400	\$1,760	\$2,120	\$2,600
Massachusetts	\$540	\$814	\$1,124	\$1,544	\$2,000	\$2,548	\$3,095	\$3,825
Connecticut	\$440	\$729	\$990	\$1,403	\$1,815	\$2,228	\$2,640	\$3,190
New Hampshire	\$350	\$500	\$670	\$900	\$1,150	\$1,450	\$1,750	\$2,150

**\*Note: Rates are based on the highest loan amount in the range. Calculations are based on issuance of a simultaneous owners and lenders policy.**

**STATE RE-ISSUE RATE QUALIFICATIONS**

State	Requirements
Rhode Island	Prior Policy
Massachusetts	Prior Policy
Connecticut	All refinances of mortgages younger than ten years old shall receive a 40% refinance title premium discount on all old amounts, and shall pay full rate for the balance of the new loan.
New Hampshire	Borrower receives 60% reissue rate with former policy.