

Attorney Fees							
BORROWER'S ATTORNEY (PURCHASE)		\$1,500					
Purchase 1-4, Condo, PUD		\$995					
Coop – Purch or Refi (except Breezy)		\$900					
Refi, CEMA, Non-RSB to RSB		\$1,250					
Refi, CEMA, RSB to RSB		\$1,050					
Connecticut – Purch or Refi		\$1,050					
Breezy Point – Purch or Non-RSB to RSB Refi		\$800 *BP SAT add \$100					
Breezy Point – RSB to RSB Refi		\$800 *BP SAT add \$100					
REVIEW OF PER TRUST, LLC, etc		\$300 PER					
CEMA:	NYC	\$425					
	Nassau	\$1,030					
	Suffolk	\$900					
	All other counties	\$400					
	255 Affidavit	\$150					
	255 Affidavit Nassau	\$730					
	255 Affidavit Suffolk	\$650					
Appraisal Fees				Credit Report			
as per Preapplication disclosure				\$18.73 individual			
as per Appraisal Fee Schedule				\$37.45 married couple			
over \$2,500,000 call Appraisal Dept							
employee N/A 1 unit=detached 2-4 units=attached							
Dune Road and Fire Island are unacceptable properties							
Underwriting	\$150	Employee/SONYMA		N/A			
Wire Fee	\$25	Connecticut/must include in APR					
Rollover Escrow Fee	\$40	Must include in APR/Point and Fees Tests					
Recording Fees	NYC	Nassau	Suffolk	West	Putnam	Rockland	Fairfield
Deed/Buyout/Title Transfer	\$425	\$930	\$830	\$260	\$260	\$260	\$250
Fixed Mtg	\$290	\$930	\$800	\$275	\$275	\$275	\$290
Adj Mtg	\$310	\$950	\$820	\$295	\$295	\$295	\$300
Sat-refi	\$225	\$805	\$725	\$250	\$200	\$200	\$160
Subordination-refi	\$225	\$805	\$725	\$200	\$200	\$200	\$150
RPT-purchase	\$150	\$730	\$650	\$150	\$150	\$150	\$150
Condo POA/Purch/Refi	\$200	\$780	\$700	\$200	\$200	\$200	\$200
Condo New Cons Purch	\$250	\$830	\$750	\$250	\$250	\$250	\$250
POA-individual	\$150	\$655	\$650	\$150	\$150	\$150	\$150
Title transfer/Buyout	\$350	\$930	\$850	\$350	\$350	\$350	\$350
Fixed coop				purchase/refi			\$200
Adj coop				purchase/refi			\$210
Collateral assignment of proprietary lease				purchase/refi			\$100
Coop sat				refi			\$150
*****Additional	\$10/condo		\$30/biweekly				
Life of Loan Tax Search Fee							
\$68.50 SONYMA							
\$70/per loan							

Life of Loan Flood Search Fee							
\$18.51		Breezy Annual Flood					
\$5.44		RSB refi after Jan 1996					
		Loan amt x .35 divided by 100 divided by 12					
NYS Mortgage Tax		NYC	1.80%	up to \$499,999			
			1.925%	\$500,000+	1-3 fam/condo		
			2.55%	\$500,000+	all other/comb units		
Simultaneous 2nd: whether rec'd at the same time or after initial mtge app, if the							
1st+ 2nd exceed \$500,000, then the GFE for the mtge must be redisclosed using							
1.925%							
Nassau	Suffolk	West	Putnam	Rockland	Yonkers	Scarsdale	Tuckahoe
0.80%	0.80%	1.05%	0.80%	1.05%	1.55%	1.55%	1.55%
*****Subtract \$30 for 1 fam, 2 fam, condo only/ all counties							
Mansion Tax							
1% of Purchase Price > \$1,000,000/1, 2, 3 family/condo/coop							
Peconic Tax							
Riverhead, Southold, Shelter Island, East Hampton, Southampton							
2% of Purchase Price							
Transfer Tax-incl Mt Vernon & Yonkers & Peekskill							
Purchase price of all NYS coop/condo (except Breezy Point) - use chart							
Purchase price on <b>all</b> Connecticut properties - use chart							
2 or more combined units use highest factor							
Buyout/Title Transfer-transfer tax on appraised value							
plus mansion tax on appraised value, if applicable							
plus peconic tax on appraised value, if applicable							
Coop							
Judgment Search		\$545					
UCC-1/SONYMA		\$150					
	NYC	Nassau	Suffolk	West	Putnam	Rockland	Fairfield
UCC-1	\$75	\$685	\$650	\$100	\$100	\$100	\$75
UCC-3	\$75	\$685	\$650	\$100	\$150	\$150	\$100
Subordination	\$75	\$685	\$650	\$100	\$150	\$150	\$100
Other Title Company Fees							
USE LIST OF TITLE SEARCHES AND SALES TAX				PREVIOUSLY PROVIDED			
Municipal Search		Connecticut		\$700			
		NYC		\$850			
		all other counties		\$700			
Sat Pickup/delivery				\$325			
Breezy Point Sat				\$100			
NYS Title insurance/purchase/refi				use chart			
Connecticut title ins/purchase/refi				use chart add 10% including coop			
Title Transfer/Buyout				\$200			

Rate Buydown Fees	
% of rate difference	Add. Points Cl
3/8% (0.375) or less	1/8 point
1/2% (.50) or more	1/4 point
Rate Extension Fees per each Add'I 3	
% of Rate Difference	Add. Points Cl
No Change	No fee
1/8% (.125)	1/8 point add'l
1/4% (.250)	1/4 point add'l
3/8% (.375) to 1/2% (.500)	1/2 point add'l
5/8% (.625) to 1%	3/4 point add'l
Maximum fee is not to exceed \$5,000.00 per	
30 day extension	

Survey	1-2 unit	\$1,200
	3-4 unit	\$2,500
Title-Settlement Agent Fee		\$900 CT loans

harged

**0 Days**

harged

fee  
fee  
fee

fee

each

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