

Buyer's Chart for Tracking Closing Costs

Prominent
Properties

Sotheby's
INTERNATIONAL REALTY

Legal and Title Costs

1. Attorney fee \$ _____
2. Recording fees with mortgage and deed \$ _____
3. Settlement company fees \$ _____
4. Survey \$ _____
5. Title searches/ title policy endorsements \$ _____
6. Title insurance premium

See schedule - NJ Rates for Title Insurance on the following page.

Mortgage Costs

7. Application fee \$ _____
8. Appraisal \$ _____
9. Credit Report Fee \$ _____
10. Lender's Attorney Fee \$ _____
11. Miscellaneous mortgage costs \$ _____
12. PMI (Private Mortgage Insurance) \$ _____
13. Points \$ _____
14. Tax and Insurance Escrow \$ _____

Inspection Costs

15. Home inspection \$ _____
 - Lead Paint \$ _____
 - Level II Chimney \$ _____
 - Mold \$ _____
 - Oil Tank Scan \$ _____
 - Pest and Termite \$ _____
 - Pool (if applicable) \$ _____
 - Radon \$ _____
 - Roof \$ _____
 - Septic (if applicable) \$ _____
 - Well Water (if applicable) \$ _____
 - Other misc. inspections \$ _____

Other Costs

16. Homeowner's Insurance (One year prepaid premium) \$ _____
17. Flood insurance (if applicable) \$ _____
18. Prepaid tax adjustment \$ _____
19. Buyer Agent Commission* \$ _____

*All commissions are negotiable in NJ.

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New Jersey Rates for Title Insurance

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Effective January 1, 2024 as approved by New Jersey Commissioner of Banking and Insurance. All rates are subject to change.

SAMPLE RATE SCHEDULE

Amount	Standard	Amount	Standard
\$50,000	\$263	\$650,000	\$2,638
\$75,000	\$394	\$675,000	\$2,706
\$100,000	\$525	\$700,000	\$2,775
\$125,000	\$631	\$725,000	\$2,844
\$150,000	\$738	\$750,000	\$2,913
\$175,000	\$844	\$775,000	\$2,981
\$200,000	\$950	\$800,000	\$3,050
\$225,000	\$1,056	\$825,000	\$3,119
\$250,000	\$1,163	\$850,000	\$3,188
\$275,000	\$1,269	\$875,000	\$3,256
\$300,000	\$1,375	\$900,000	\$3,325
\$325,000	\$1,481	\$925,000	\$3,394
\$350,000	\$1,588	\$950,000	\$3,463
\$375,000	\$1,694	\$975,000	\$3,531
\$400,000	\$1,800	\$1,000,000	\$3,600
\$425,000	\$1,906	\$1,125,000	\$3,944
\$450,000	\$2,013	\$1,250,000	\$4,288
\$475,000	\$2,119	\$1,500,000	\$4,975
\$500,000	\$2,225	\$1,750,000	\$5,663
\$525,000	\$2,294	\$2,000,000	\$6,350
\$550,000	\$2,363	\$2,500,000	\$7,350
\$575,000	\$2,431	\$3,000,000	\$8,350
\$600,000	\$2,500	\$4,000,000	\$10,350
\$625,000	\$2,569	\$5,000,000	\$12,350

RATE PER \$1,000 OR FRACTION THEREOF

Policy Amount	Standard
0 – \$100,000	\$5.25
\$100,001 – \$500,000	\$4.25
\$500,001 – \$2,000,000	\$2.75
Over \$2,000,001	\$2.00

All rates rounded to the nearest whole dollar.

Above rates are for premium charges only. Search and preparation charges, along with lender requested endorsement charges will determine final cost to consumer.