

# 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

Prominent  
Properties

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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.