



CURRENT CLOSING FEES

GENERAL NOTES

Please see our standard fees as posted below. Please note each parcel is unique and exceptions can apply based on the specific details of the transaction, so please know our Closing Officers are available to answer any questions. You may also email cumberland@ctandq.com for assistance.

We are here to offer the best possible service and our Closing Officers can assist with providing the most accurate information for a smooth closing.

Lender and owner policy fees are determined based on standard rates and these rates are calculated using the sales price and/or loan amount. Please speak with your Closing Officer if you need quotes for specific policy fees.

As noted below, mail-away fees apply for any parties not present at closing and any mail-away closings must be approved in advance by underwriting. Additionally, please note supplemental charges apply for multiple parcels or parcels that require extensive corrective work in order to be ready to close. Any additional documents which are needed for closing, other than a standard deed to transfer title, will accrue additional charges. Additional documents necessary for closings begin at \$95.00 per document; but can be more based on the complexity of the matter. For example, if a party needs a standard Power of Attorney or Quit Claim deed directly related to a closing, the standard rate is \$95.00 per document. More complex corrective work like affidavits, easements, boundary line agreements and the like are all calculated on a parcel by parcel basis.

Please note any parties wishing to close via a Power of Attorney must be approved by underwriting in advance. Any closings with a Trust, Exchange or Mail Away must also be approved in advance to ensure a smooth and seamless experience at the closing table. For transactions involving a Trust or Exchange, please note additional fees may apply depending on the complexity of the transaction.

For all Commercial Closing questions, please contact our office and we will be happy to assist you. If you have a Commercial Closing and need fees and rates, please call 423.643.4001 and ask to speak with our Commercial Closing Department.

TENNESSEE SALE WITH MORTGAGE

	Buyer	Seller
Closing Fee	\$325.00	\$325.00
Doc Prep	\$95.00	\$125.00
CPL	\$50.00	
Express Mail/Wire Fee	\$60.00	\$30.00/payoff/proceeds
Recording Release Fee		\$12.00/recording/release
Title Search Fee	N/A - Hamilton County Tract I \$250.00 - Hamilton County Tract II \$350.00 – Tract I for Any County NOT in Hamilton \$250.00 - Tract II for Any Outside County	
Lender's Title Policy	\$ Based on Standard Rates	
Owner's Title Policy	\$ Based on Standard Rates	

IF THIS IS A MAIL AWAY TO THE BUYER OR SELLER AN ADDITIONAL MAIL AWAY FEE WILL APPLY FOR EACH MAIL AWAY. ALL MAIL AWAYS MUST BE APPROVED.

Seller: \$125.00 -if you provide your own Notary; \$250.00 -if we provide Mobile Notary

Buyer: \$225.00 -if you provide your own Notary; \$350.00 -if we provide Mobile Notary

TENNESSEE CASH CLOSING

	Buyer	Seller
Closing Fee	\$325.00	\$325.00
Doc Prep		\$125.00
Express Mail/Wire Fee	\$30.00	\$30.00/payoff/proceeds
Recording Release Fee		\$12.00/recording/release
Title Search Fee	N/A - Hamilton County Tract I \$250.00 - Hamilton County Tract II \$350.00 – Tract I for Any County NOT in Hamilton \$250.00 - Tract II for Any Outside County	
Owner's Policy	\$ Based on Standard Rates	

IF THIS IS A MAIL AWAY TO THE SELLER AN ADDITIONAL MAIL AWAY FEE WILL APPLY FOR EACH MAIL AWAY. ALL MAIL AWAYS MUST BE APPROVED.

Seller: \$125.00 -if you provide your own Notary; \$250.00 -if we provide Mobile Notary

TENNESSEE REFINANCE

Closing Fee	\$425.00
Doc Prep	\$95.00
CPL	\$50.00
Express Mail/Wire Fee	\$60.00
Recording Release Fee	\$12.00/recording/release
Title Search Fee	N/A - Hamilton County Tract I \$250.00 - Hamilton County Tract II \$350.00 – Tract I for Any County NOT in Hamilton \$250.00 - Tract II for Any Outside County
Lender's Title Policy	\$ Based on Standard Refinance Rates

IF THIS IS A MAIL AWAY TO THE BORROWER, THIS MUST BE **APPROVED**
AND THE MAIL AWAY FEE IS

\$225.00 -if you provide your own Notary; **\$350.00** -if we provide Mobile Notary

GEORGIA PURCHASE WITH A LOAN (In Georgia the Buyer pays all closing fees.)

	Buyer	Seller
Closing Fee	\$650.00	
Doc Prep	\$195.00	
CPL	\$50.00	
Express Mail/Wire Fee	\$60.00	\$30.00/payoff/proceeds
Recording Release Fee		\$25.00/recording/release
Title Search Fee	\$350.00 Tract I	
	\$250.00 Tract II	
Lender's Title Policy	\$ Based on Standard Rates	
Owner's Title Policy	\$ Based on Standard Rates	

IF THIS IS A MAIL AWAY TO THE BUYER OR SELLER AN ADDITIONAL MAIL AWAY FEE WILL APPLY FOR EACH MAIL AWAY. ALL MAIL AWAYS MUST BE APPROVED.

Seller: \$125.00 -if you provide your own Notary; \$250.00 -if we provide Mobile Notary

Buyer: \$225.00 -if you provide your own Notary; \$350.00 -if we provide Mobile Notary

GEORGIA CASH CLOSING (In Georgia the Buyer pays all closing fees.)

	Buyer	Seller
Closing Fee	\$650.00	
Doc Prep	\$125.00	
Express Mail/WireFee	\$30.00	
Express Mail/Wire Fee	\$30.00	\$30.00/payoff/proceeds
Recording Release Fee		\$25.00/recording/release
Title Search Fee	\$350.00 Tract I	
	\$250.00 Tract II	
Owner's Policy	\$ Based on Standard Rates	

IF THIS IS A MAIL AWAY TO THE SELLER AN ADDITIONAL MAIL AWAY FEE WILL APPLY FOR EACH MAIL AWAY. ALL MAIL AWAYS MUST BE APPROVED.

Seller: \$125.00 -if you provide your own Notary; \$250.00 -if we provide Mobile Notary

GEORGIA REFINANCE

Closing Fee	\$425.00
Doc Prep	\$95.00
CPL	\$50.00
Express Mail/Wire Fee	\$60.00
Recording Release Fee	\$25.00/recording/release
Title Search Fee	\$350.00 Tract I
	\$250.00 Tract II
Lender's Title Policy	\$ Based on Standard Rates

IF THIS IS A MAIL AWAY TO THE BORROWER, THIS MUST BE APPROVED AND THE MAIL AWAY FEE IS

\$225.00 -if you provide your own Notary; \$350.00 -if we provide Mobile Notary