



Preferred Title®
OF FLORIDA, LLC

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SANDY SNYDER

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**PREFERRED MEANS
PERSONALIZED
SERVICE!**

Professional
Reliable
Experienced
Fast
Efficient
Resourceful
Reasonable
Educated
Dependable

*When experience counts...
count on the personalized
service professionals of
Preferred Title of Florida to get
your transaction closed on time!*



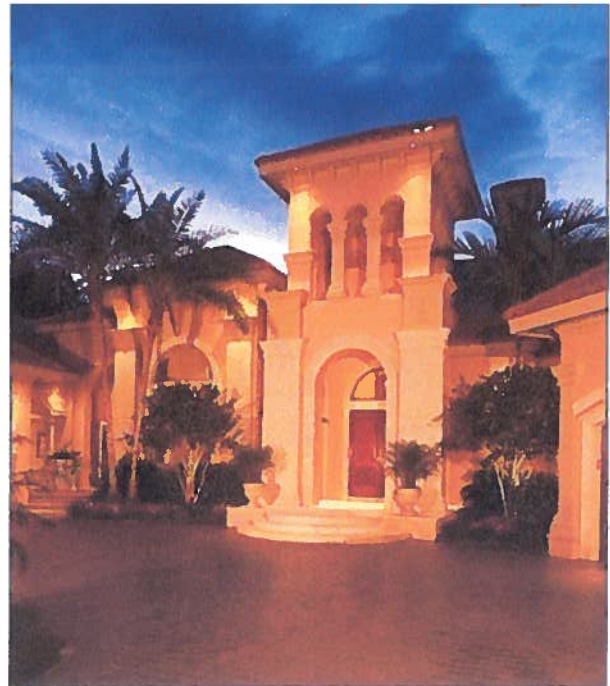
Preferred Title®
OF FLORIDA, LLC

SANDY SNYDER
Manager

ANA RODRIGUEZ
Processor/Closer

At your Service throughout South Florida

Closing Costs



**TITLE INSURANCE INFORMATION
FEES AND RATES GUIDE**

FROM THE
PERSONALIZED SERVICE
PROFESSIONALS



Preferred Title®
OF FLORIDA, LLC

CLOSING FEES WITH CONVENTIONAL MORTGAGE

Seller's Fees

- Closing Fee: \$375 - \$525
- Title Search: \$125
- Owner's Policy: (See Rates)**
- Release Fee: \$10 first page; \$8.50 each additional page
- Deed Doc Stamps: \$7 per \$1,000
- Real Estate Commission

Additional Fees
(As Applicable)

- Lien Search
- Water/Impact Fees
- Condo/HOA Fees - Estoppels
- Prorated Real Estate Taxes

Buyer's/Borrower's Fees

- Closing Fee: \$375 - \$525 ****
- Owner's Title Insurance: (See Rates)
- Simultaneous Issue: \$25
- Mortgage Policy: (See Rates) Refinance Only
- Standard Endorsements: \$25 each
- Florida Form 9 Endorsements: 10% of promulgated rate (See Rates)
- Recording Mortgage/Deed: \$10 first page; \$8.50 each additional page
- Mortgage Doc stamps: \$3.5 per \$1,000
- Intangible Tax: 0.002 x loan amount
- Survey: \$300 - \$395*

* Approximate Cost

** Seller Cost in Certain Counties

*** Included in Closing Fee: (FedEx, postage and handling - notary services - Copies - Digital documents - Document prep fees - Doc storage/warehousing fees - Title Examination - Wire transfer fees - Other unusual items meriting a special charge)

TITLE INSURANCE RATES

Policy Amount	Title Premium	Policy Amount	Title Premium	Policy Amount	Title Premium
\$100,000	\$575	\$235,000	\$1,250	\$370,000	\$1,925
\$105,000	\$600	\$240,000	\$1,275	\$375,000	\$1,950
\$110,000	\$625	\$245,000	\$1,300	\$380,000	\$1,975
\$115,000	\$650	\$250,000	\$1,325	\$385,000	\$2,000
\$120,000	\$675	\$255,000	\$1,350	\$390,000	\$2,025
\$125,000	\$700	\$260,000	\$1,375	\$395,000	\$2,050
\$130,000	\$725	\$265,000	\$1,400	\$400,000	\$2,075
\$135,000	\$750	\$270,000	\$1,425	\$410,000	\$2,125
\$140,000	\$775	\$275,000	\$1,450	\$420,000	\$2,175
\$145,000	\$800	\$280,000	\$1,475	\$430,000	\$2,225
\$150,000	\$825	\$285,000	\$1,500	\$440,000	\$2,275
\$155,000	\$850	\$290,000	\$1,525	\$450,000	\$2,325
\$160,000	\$875	\$295,000	\$1,550	\$460,000	\$2,375
\$165,000	\$900	\$300,000	\$1,575	\$470,000	\$2,425
\$170,000	\$925	\$305,000	\$1,600	\$480,000	\$2,475
\$175,000	\$950	\$310,000	\$1,625	\$490,000	\$2,525
\$180,000	\$975	\$315,000	\$1,650	\$500,000	\$2,575
\$185,000	\$1,000	\$320,000	\$1,675	\$525,000	\$2,700
\$190,000	\$1,025	\$325,000	\$1,700	\$550,000	\$2,825
\$195,000	\$1,050	\$330,000	\$1,725	\$575,000	\$2,950
\$200,000	\$1,075	\$335,000	\$1,750	\$600,000	\$3,075
\$205,000	\$1,100	\$340,000	\$1,775	\$625,000	\$3,200
\$210,000	\$1,125	\$345,000	\$1,800	\$650,000	\$3,325
\$215,000	\$1,150	\$350,000	\$1,825	\$675,000	\$3,450
\$220,000	\$1,175	\$355,000	\$1,850	\$700,000	\$3,575
\$225,000	\$1,200	\$360,000	\$1,875	\$725,000	\$3,700
\$230,000	\$1,225	\$365,000	\$1,900	\$750,000	\$3,825



Sandy Snyder and Ana Rodriguez

Email: ssnyder@preferredfl.com

CLOSING SERVICES AVAILABLE AT ALL ONESOURCE® CENTERS

NAPLES - BONITA-ESTERO - VENICE FLORIDA



Sandy Snyder

**The Personalized Service
Professionals at Preferred...**

Sandy Snyder: Manager and a Florida licensed Title Insurance Agent. She has an impeccable reputation with her 27 plus years of title and escrow service work. Her history of successful transactions combined with her unparalleled knowledge and experience have enabled Sandy to establish long-lasting relationships with her clients. She considers herself a reverse mortgage specialist, closing several thousand reverse mortgage loans for numerous lenders across the state.

Sandy provides the company clients with the confidence that any real estate transaction will close successfully. She has been involved in all aspects of the business and enjoys the challenge of providing solutions to all types of transactions.

Ana Rodriguez: Processor - Closer with over 8 years experience. Sandy and Ana have been working together for over 5 years. They have formed an incomparable team for problem-solving. With dedication and willingness to go the extra mile Ana has earned the loyalty of customers, knowing she will spend all the time necessary clearing title issues or working with our Spanish speaking clients.

Together Preferred Title gets transactions closed throughout South Florida.

WHY TITLE INSURANCE

As a homeowner there is more to protecting the ownership of your home than you may know. Simply owning the deed does not terminate prior claims others may have to your property. The history to claims on your property may trace back months or even decades to previous owners.

By acquiring an Owner's Title Insurance Policy, you can protect yourself from unknown threats to your property. As an insured statement of the condition of your ownership, title insurance describes your property in detail and states what limitations, if any, there are to your ownership.



Most importantly, an Owner's Title Insurance Policy guarantees that your property is clear of any claims that may hamper your rights to ownership. Through this guarantee, if a claim arises, your Owner's Policy protects you from legal expenses and provides for reimbursement in the event of a loss as long as the property is still owned by you or your heirs.

Below are only some of the risks that an Owner's Title Insurance Policy protects you from:

- Improper Legal Description
- Forgery
- Bankruptcies
- Title from Improperly Probated Will
- Falsification of Records
- Missing or Undisclosed Heirs
- Unrecorded Contracts of Sale
- Adopted or After Born Children
- Perjury
- Undiscovered Wills
- False Affidavits
- Expired Power of Attorney on Person Executing a deed
- Foreign Divorce Claims