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**SETTLEMENT COSTS FOR REFINANCING/CONSTRUCTION LOAN**  
**MULTIFAMILY/COMMERCIAL BORROWER IN**  
**MONTGOMERY AND PRINCE GEORGE'S COUNTIES, MARYLAND**

Title Insurance premium samples\*

\$500,000 lender	\$1,600
\$1,000,000 lender	\$2,950
\$2,000,000 lender	\$4,850
\$5,000,000 lender	\$10,550

Settlement fee	\$375
Title report	\$330 TO \$500 plus copies
Document delivery (couriers, Fed-ex, etc.)	\$75
County recordation tax	Prince George's County: \$2.75 per \$500 of face amount of deed of trust that is in excess of the principal balance outstanding in the deed of trust that is being refinanced or of the face amount of deed of trust if there is no refinance. Montgomery County: The same formula as PG County except \$4.45 per \$500 up to \$500,000 and \$6.75 per \$500 for any amount over \$500,000.
County recording fees	\$60 per document; \$115 for a document that is 10 pages or more
FATICO insured closing letter	\$45
Survey	\$300 to \$500**

\*The title insurance premiums are calculated on a graduated rate per thousand dollars of coverage, e.g., \$3.35/\$1000 up to \$250,000, \$3.05/\$1000 for the next \$250,000, etc. A reissue discount rate is available when an acceptable existing title insurance policy is provided.

\*\*If lender requires an ALTA survey, cost will be much higher.

**ALL COSTS ARE ESTIMATES, ARE NOT GUARANTEED, AND ARE SUBJECT TO CHANGE. LENDER CHARGES ARE NOT INCLUDED. CANCELLATION CHARGES WILL BE FOR COSTS INCURRED.**