

*Savings Bank of Walpole offers a variety of products and Services - this listing is as of March 2025*

## **DEPOSIT Products:**

### ❖ **Personal Banking Products:**

#### ❖ **Checking Accounts:**

- **Truly Free Checking** - Our most popular checking account. No minimum balance requirements and no monthly service charge – with the added bonus of earning interest on balances over \$100.
  - No monthly service charge
  - Minimum deposit to open: \$10 (recommended)
  - A minimum daily collected balance of \$100 is required to earn interest
  - Interest compounded and credited monthly
  - No monthly service charge
  
- **Non-Interest Checking** - Our most basic checking account offering. No minimum balance requirements and no monthly service charge.
  - No monthly service charge
  - Minimum deposit to open: \$10 (recommended)
  
- **Senior Checking** - Customers over 62 years of age. Like Truly Free Checking, no minimum balance requirements or monthly service charge plus interest earned on balances over \$100.
  - No monthly service charge
  - Minimum deposit to open: \$10 (recommended)
  - Interest compounded daily, credited monthly
  - No charge for basic checks in single style. Other styles are 50% off.

#### ❖ **Services available for all Personal Checking Accounts:**

- Debit MasterCard®
- iTalk banking access
- Online and Mobile Banking access
- Text Banking
- Zelle®
- Mobile Wallet
- Personal Financial Management
- Online Account Opening
- Monthly statement, including images of paid checks
- eStatements
- Combined Statements
- Overdraft protection available
  - Account to Account *or*
  - Line of Credit (pending credit approval)

- Online Banking Bill Pay option
- Online dispute and stop payment filing
- External Transfers
- Mobile Deposits
- Fraud Monitoring
- Direct Deposit and Automatic Payments
- One free Money Order and Cashier's Check per customer, per day
- Free Notary
- Free Signature Guaranty
- Safe Deposit
- Free Coin Processing

❖ **Savings Accounts:**

- **Tiered Savings** - Build your savings all while having easy access to your funds. You'll earn tiered interest on balances over \$100.
  - No monthly service charge
  - Minimum deposit to open: \$10 (recommended)
  - A minimum daily collected balance of \$100 is required to earn interest
  - Tiered interest rates. The required daily collected balances for each rate tier are: \$100-\$2,499.99; \$2,500 - \$9,999.99; \$10,000 - \$24,999.99; \$25,000 or more
  - Interest compounded and credited monthly
- **Easy Access Savings Account** - Link your SBW savings account to a Debit Mastercard® and enjoy the convenience of making a purchase directly from your account anywhere Mastercard® is accepted.
  - No monthly service charge
  - Minimum deposit to open: \$10 (recommended)
  - A minimum daily collected balance of \$100 is required to earn interest
  - Interest compounded and credited monthly
  - Convenient access to your funds to make purchases or withdrawals with a debit card
- **Be Your Own Lender Savings (BYOL)** - An interest bearing savings account designed for building savings and building or re-establishing credit. This account limits withdrawals to in-bank transactions only. Collateral loans are available for smaller amounts (starting at \$100) to encourage the customer to save money and "be their own lender" by advancing funds through a collateral loan as needed.
  - No monthly service charge
  - Minimum deposit to open: \$2
  - A minimum daily collected balance of \$100 is required to earn interest
  - Transfers and withdrawals are to be made in person only. Drafts or electronic debits are not features of this account. ACH credits are allowed.
  - Interest compounded daily, credited monthly

- **Youth Savings** - A statement savings account specially designed for children and young adults under the age of 18.
  - No monthly service charge
  - Minimum deposit to open: \$1
  - A minimum daily balance of \$1 is required to earn interest
  - Interest compounded daily, credited monthly
  
- **Goal-Setter Savings** – A savings options which can be opened anytime throughout the year and choose one or multiple maturity dates for the funds to be dispersed. It’s a great way to save for holidays, a trip, down payment, tax bills twice a year—or any other goal you have in mind!
  - No monthly service charge
  - Minimum deposit to open: \$2
  - A minimum daily collected balance of \$2 is required to earn interest
  - Account is funded by automatic transfers from the SBW checking, savings, or account you designate and for the amount and frequency preferred.
  
- **Money Market** - Save for the future and make your money work harder for you, while still having easy access to your funds online or by check.
  - No monthly service charge
  - Minimum deposit to open \$500
  - A minimum daily collected balance of \$1,000 is required to earn interest
  - Interest is earned on a tiered rate. The required daily collected balances for each rate tier are: \$1,000 - \$9,999.99; \$10,000 - \$24,999.99; \$25,000 - \$99,999.99; \$100,000 - \$249,999.99; \$250,000 and over
  - Money Market checks are available
  
- **Health Savings Accounts (HSA)** – Save for current and future medical expenses in an interest bearing checking account. These accounts allow for payment of qualified expenses by debit card or check (online Bill Pay or standard check). Tax advisors should be consulted for tax implications.
  - No monthly service charge
  - No minimum balance requirement
  - Interest earnings on your funds
  - Qualifying health expenses paid from HSA may be tax free (depending on specific state taxes)
  - Unused funds remaining at year end can carry over to following year(s)
  - Free online banking access to view your account and issue payments through Bill Pay
  - Access via debit card

❖ Services available for all Personal Savings Accounts:

- Debit MasterCard® (For Easy Access Savings and Money Market)
- iTalk banking access
- Online and Mobile Banking access

- Text Banking
- Zelle<sup>®</sup> (Not available for Goal-Setter Savings)
- Mobile Wallet (Only available for products with a debit card)
- Personal Financial Management
- Online Account Opening
- Monthly Statements
- eStatements
- Combined Statements
- Online Banking Bill Pay option (For Money Market only)
- Mobile Deposits (Not available for Goal-Setter Savings)
- Fraud Monitoring
- Online dispute and stop payment filing
- External Transfers
- Direct Deposit and Automatic Payments (Payments not allowed on BYOL)
- One free Money Order and Cashier's Check per customer, per day
- Free Notary
- Free Signature Guaranty
- Safe Deposit
- Free Coin Processing

❖ **Certificate of Deposit (CD) Accounts:**

- ***Certificates of Deposit (CD)*** – CD's offer a great way to save money. We offer a selection of terms, competitive interest rates, and our personalized service to assist you in making the right choices for your financial needs, include maturities of three months to five years.
  - Guaranteed fixed rate for the term of the certificate
  - Choice of interest payment options
  - Low minimum deposits
  - Automatically renewable for your convenience
  - Competitive market rates

❖ **Individual Retirement Accounts (IRA):**

- ***Individual Retirement Accounts (IRA)*** – We offer three types of Individual Retirement Accounts (IRAs). Tax advisors should be consulted for tax implications of IRAs:
  - ***Traditional IRA*** - a tax-advantaged arrangement that allows contributions towards retirement, the earnings grow tax-deferred and may be tax deductible.
  - ***Roth IRA*** - allows accumulated earnings on a tax-deferred basis and withdraw earnings tax-free for qualified distributions.
  - ***SEP IRA*** - provides a simplified method for employers to make contributions to a retirement account (Traditional IRA) for their employees.

## ❖ Business Banking Products

### ❖ Checking Accounts:

- ***Flex Business Checking*** – Designed for businesses that can maintain a balance of \$45,000 or more at all times to take advantage of earnings credit to offset monthly service charge and any additional services.
  - No minimum balance requirement
  - No per-item fees for cash or coin deposits, or checks written or deposited
  - \$10 monthly service charge (may be offset with a monthly Earnings Credit)
  - Free first order of business checks
  - Free Business Debit MasterCard® - with no monthly fee
  - Non-Interest bearing
  - No statement fee
  
- ***Simple Business Checking*** - A straightforward business checking account with no balance requirement. Ideal for small- to medium-sized businesses that do not require additional business banking services.
  - No minimum balance requirement
  - No monthly service charge or maintenance fees
  - No per-item fees for cash or coin deposits, or checks written or deposited
  - Free first order of business checks
  - Free Business Debit MasterCard® - with no monthly fee
  - No statement fee
  - Non-Interest bearing
  
- ***Nonprofit Advantage Checking*** - This interest bearing account is designed to help nonprofit organizations save money—so you have more to spend on the programs and services you provide for our community.
  - Earn interest on balances of \$500 and greater (variable interest rate)
  - No minimum balance requirement
  - No monthly service charge or maintenance fees
  - No per-item fees for cash or coin deposits, or checks written or deposited
  - Free first order of business checks
  - Free Business Debit MasterCard® - with no monthly fee
  - Earnings Credit to offset certain fees associated with the account
  
- ***IOLTA Checking*** - This interest bearing account exclusively for Lawyers Trust accounts and Law Firms only.
  - \$10 minimum deposit to open
  - Earn interest on balances of \$1,000 and greater. All interest earned is automatically sent to the NH Bar Foundation. Tiered interest rates. The required daily collected balances for each rate tier are: \$1,000 - \$99,999.99; \$100,000 - \$199,999.99; \$200,000 or more

- No minimum balance requirement
- No monthly service charge or maintenance fees

❖ **Services available for all Business Checking Accounts:**

- Online and Mobile Banking
- Mobile Check Deposit
- Business Bill Pay
- eStatements
- Combined Statements
- iTalk Banking
- Business Debit Card
- Fraud Monitoring
- Unlimited check writing

❖ **Additional Services for Business Accounts:**

- Access control for multiple users
- Cash Management with access control for multiple users
- Positive Pay Fraud Prevention
- Remote Deposit
- Credit Card processing
- Sweeps
- ACH services
- Wire Transfers
- Payments Reporter
- Free Monthly Account Analysis (for Flex Business and Nonprofit Advantage)

❖ **Savings Accounts:**

- **Business Savings** - Our business savings account makes it simple and easy to establish a savings plan to fit your business financial goals.
  - No monthly service charge or maintenance fees
  - Minimum deposit to open: \$10
  - A minimum daily collected balance of \$100 is required to earn a tiered interest rate
- **Business Money Market Account** – This account allows you to earn interest while providing the flexibility of writing checks and completing electronic transactions. It’s the best of both worlds with the combination of a checking account and a savings account which will earn a higher interest rate.
  - No monthly service charge or maintenance fees
  - Minimum deposit to open: \$500
  - Check writing availability

- A minimum daily collected balance of \$2,500 is required to earn a tiered interest rate

❖ **Certificate of Deposit (CD) Accounts:**

- **Business Certificates of Deposit** -For a higher degree of yield, we offer CD's available in maturities of three months to five years.
  - Guaranteed fixed rate for the term of the certificate
  - Choice of interest payment options
  - Automatically renews for your convenience
  - Competitive market rates

❖ **Schedule of Fees**

This is a summary of our most common fees and service charges. There may be other fees associated with specific accounts or functions that are not included here. Our customer service department will be glad to answer any questions you may have.

- Account Fees:
  - Early Account Closing Fee (within 60 days)\*: \$15 Escheatment Fee: \$75
  - Debit Card Replacement Fee: \$10
  - Inactive Fee:
    - Checking (after 1 year of inactivity): \$5
    - Savings (after 3 years of inactivity): \$5

\*Early Account Closing Fee does not apply to Truly Free Checking Accounts

- Account Research Fees:
  - Research per hour – 1 hour minimum: \$40
- Check Processing Fees:
  - Domestic Check Collection: \$20
  - Canadian Check Collection\*: \$25
  - Foreign Check Collection\*: \$40
- Check Fees:
  - Cashier's Check: One free per day, per customer, \$5 thereafter
  - Money Order (up to \$1,000): One free per day, per customer, \$3 thereafter
- Coin Processing Fees:
  - Non-Customers: 10%
  - Commercial Activity: 5% for customers (not to exceed \$15)
- Legal Processing Fee (Garnishments, levies, writs): \$125.00
- Miscellaneous Fees:
  - Check Cashing Fee (non-SBW/MCSB/MVSB customer): \$10
  - Check Printing: Pricing based on style and quantity ordered
- Overdrafts and Returned Items: Returned items may be presented for payment by the payee or their financial institution multiple times. This may result in multiple returned item fees and/or overdraft item fees for the same item. As long as your account is not overdrawn by more than \$5 on any given day, we won't charge you the following fees.
  - Overdraft Item Fee\*: \$30 (maximum of 4 fees per business day for personal accounts)
  - Returned Item Fee: \$30 (maximum of 4 fees per business day for personal accounts)

\*Fee applies to overdrafts created by check, in-person withdrawals, or other electronic means.

- Returned Deposited Item Fee: \$12
- Safe Deposit Box Fees (not insured by FDIC) 3" X 5" X 21": \$35
  - 4" X 5" X 21": \$45
  - 5" X 5" X 21": \$55
  - 3" X 10" X 21": \$65
  - 4" X 10" X 21": \$65
  - 5" X 10" X 21": \$75
  - 10" X 10" X 21": \$125
  - Safe Deposit Box Drilling Fee: \$175 Safe Deposit Late Fee: \$5.
  - Safe Deposit Lost Key Fee: \$35
  - Customer can save \$5 by having the annual fee directly deducted from either a checking or savings account:
- Stop Payment Fee: \$35 per request
- Transfer Account (Acct) Protection Fee: \$5 per transfer
- Statements:
  - Undeliverable Statement Fee: \$5
  - Monthly Statement Sent to Additional Address: \$10 Wire Transfer Fee:
  - Outgoing Domestic Wires\*: \$25 Incoming Foreign Wires: \$38 Outgoing Foreign Wires\*: \$50

\*Included in account analysis for Flex Business Checking and Nonprofit Advantage Checking.

## **Commercial Products:**

- ❖ **Business Time Notes** - Savings Bank of Walpole provides short term (not to exceed one year) loans to qualified local businesses. Loans of this type are typically repaid from a specific event, such as the liquidation of seasonal inventory. Fees for this loan type vary.
- ❖ **Business Lines of Credit** - Savings Bank of Walpole provides lines of credit for working capital purposes to qualified local businesses. Such lines of credit tend to be granted to more established businesses that demonstrate the financial sophistication to manage this product. Fees for this loan type vary.
- ❖ **Letters of Credit** - Savings Bank of Walpole can provide letters of credit for local companies for various business purposes. Fees for this loan type vary.
- ❖ **Commercial Term Loans** - Savings Bank of Walpole offers commercial term loans to local businesses for the purchase of fixed assets or other types of business expansion that requires a repayment term greater than one year. Fees for this loan type vary.
- ❖ **Commercial Mortgages** - Savings Bank of Walpole makes commercial mortgage loans for the construction of, acquisition of, or improvement of commercial real estate for business purposes or residential investment properties of more than four units, throughout its lending community. Fees for this loan type vary.
- ❖ **Small Business Express Term** - Savings Bank of Walpole offers instant decisioned term notes up to \$100,000 for companies who have been in business for 2+ years who meet credit scoring methodology along with other program criteria. Loans in excess of \$50,000 may require a Small



Business Administration (SBA) guarantee along with additional documentation. The loan fee for this product is \$250.

- ❖ **Small Business Express Line of Credit** - Savings Bank of Walpole offers instant decisioned lines of credit up to \$100,000 for companies who have been in business for 2+ years and meet credit scoring methodology along with other program criteria. Loans in excess of \$50,000 may require a Small Business Administration (SBA) guarantee along with additional documentation. The loan fee for this product is \$250.
- ❖ **Small Business Administration (SBA) Loans** - Savings Bank of Walpole participates in government-sponsored small business loan guarantee programs which provide federal guarantees on loans for various purposes to businesses that would otherwise not meet the bank's loan underwriting standards.
- ❖ **Tax and Reimbursement Anticipation Loans** - Savings Bank of Walpole makes loans to local towns and municipalities to fund operating expenses in anticipation of tax revenues. It also makes Catastrophic Special Education Reimbursement Notes to school districts to cover special education

### **Consumer Products:**

- ❖ **AUTO LOANS** - This category includes the financing of new and used autos, light trucks, vans and Harley Davidson motorcycles.
- ❖ **RECREATIONAL VEHICLE LOANS** - These loans are for the purpose of financing the purchase of motor homes, travel trailers and campers. This also includes Indirect Lending with a network of dealers.
- ❖ **MOTORCYCLES/SNOWMOBILE LOANS** - This loan category includes new and used motorcycles and new and used snowmobiles.
- ❖ **TRACTOR AND POWER EQUIPMENT** – These loans are for new and used tractors and various types of power equipment.
- ❖ **BOAT LOANS** - This loan category includes new and used boats.
- ❖ **INDIRECT BOAT LOANS** - We work with Marine/RV (Recreational Vehicle) loan brokers/Service Companies that work with a network of boat dealers, as well as individual buyers and sellers, to facilitate the financing of new and used Boats or RV.
- ❖ **PERSONAL LOANS** - These loans will be made for a variety of purposes. Typical examples will include: vacation expenses, furniture and appliance purchases.
- ❖ **HOME IMPROVEMENT LOANS (UNSECURED)** - These loans are for the sole purpose of improving or repairing the applicant's owner occupied 1-4 family dwelling.
- ❖ **ENERGY LOANS (UNSECURED)** - From time to time, the banks may have separate agreements with various utility companies to originate loans for their respective customers for the purpose of energy

saving/efficiency. Each utility determines what energy saving measures qualifies for their program. Examples would be air sealing, insulation and energy efficient furnaces.

- ❖ **TIME LOANS** - These loans are available for consumers requesting funds for a specific time period and having the ability to make repayment from a verifiable source of funds.
- ❖ **OVERDRAFT PROTECTION LINE OF CREDIT** – These Lines of credit for overdraft protection to creditworthy applicants. This product is an unsecured revolving line of credit tied to a personal checking account and/or NOW account with the primary purpose to provide overdraft protection. It does not offer so called “Privilege Overdraft Protection.”
- ❖ **CERTIFICATE OF DEPOSIT AND STATEMENT SAVINGS** - This category includes loans secured by Bank certificates of deposit and statement savings accounts.
- ❖ **BE YOUR OWN LENDER SAVINGS/LOAN PROGRAM (BYOL)** - The Be Your Own Lender (BYOL) product, which serves as a hybrid saving secured loan product designed to help and encourage customers to develop sound savings habits and/or establish or rebuild their credit. It also provides customers the opportunity to borrow against their funds even when they may not meet the minimum loan requirements of the standard Savings/CD secured loan product.
- ❖ **STOCK LOANS** - This loan category includes loans secured by marketable securities.
- ❖ **SOLAR LOAN PROGRAM** - This loan program is designed to provide financing to consumers interested in installing solar panels on their property.
- ❖ **DENTAL LOAN PROGRAM** - This loan program provides dental practices a financing option to offer its customers requiring preventative or curative services.
- ❖ **Schedule of fees –**
  - Document Preparation Fee 50
  - Vendors Single Interest 40
  - UCC - NH 50
  - UCC Search 20
  - UCC - VT 45
  - Title Application Fee - NH 25
  - Solar Loan – UCC Registry Coos County 17
  - Solar Loan – UCC Registry Other Counties 22.25

### **Residential Products:**

Saving Bank of Walpole offers a variety of residential mortgage lending products to meet the needs of our communities. Currently, we provide fixed and adjustable rate mortgages for terms ranging between 10 and 30 years for primary homes, secondary homes and investment properties.

We have the ability to hold the loans in portfolio, sell them servicing released or servicing retained as well as act in the capacity as a broker. We also offer a one-time closing construction loan as well as land

loans, mobile home loans on their own land or in a park/coop. The Bank also offers a wide array of home equity lines of credit and home equity loans. As a broker, we may offer FHA and VA Loans, New Hampshire Housing Finance Agency loans.

❖ **Schedule of fees –**

	<b>NH</b>	<b>ME</b>	<b>VT</b>	<b>MA</b>
<b>ORIGINATION FEE</b>	\$875.00			
<b>U/W \$325 and Proc /Doc Prep \$550</b>				
<b>Construction Fee (if applicable) includes eight inspections, followed by one inspection per mo. thereafter</b>	GC's-1% of the lesser of the loan amount or holdback up to \$500,000 then .50% in excess (excluding the contingency); Self-GC's are 2% of the lesser of the loan amount or holdback up to \$500,000 then 1% in excess- excluding the contingency			We do not offer construction loans in Massachusetts at this time
<b>RE Tax Escrow waiver fee (Freddie Released only)</b>	.25% of the loan amount			
<b>FM 30 Day Rate Extension fee if applicable</b>	Market Price			
<b>APPRAISAL Recommended to get quote on appraisal prior to disclosures</b>				
<b>Single Family including land/MH/Condo</b>	\$600.00	\$700.00	\$675.00	\$510.00
<b>2-4 Family/Rental property</b>	\$785.00	\$810.00	\$825.00	\$685.00
<b>Appraisal review fee-ALL</b>	\$166.00	\$166.00	\$166.00	\$166.00
<b>Final Inspection Fee</b>	\$225.00	\$225.00	\$225.00	\$225.00
<b>Island Properties (add transportation cost to appraisal fee)</b>	Add \$150.00			NA
<b>Complex, properties &gt;1 Million &amp; Unique Properties</b>	CALL FOR QUOTE			
<b>APPRAISAL - Construction</b>				
<b>Value - less than 1 Million</b>	\$700.00 (1 unit)	\$700.00 (1 unit)	\$900.00 (1 Unit)	

	\$1000.00 (2-4 unit)	\$1000.00 (2-4 unit)	\$1200.00 (2-4 Unit)	We do not offer construction loans in Massachusetts at this time
<b>Value - 1 Million - 2 Million</b>	\$1200.00 (1 Unit)	\$1200.00 (1 Unit)	\$1400.00 (1 Unit)	
	\$1500.00 (2-4 Unit)	\$1500.00 (2-4 Unit)	\$1700.00 (2-4 Unit)	
<b>Value - 2 Million - 4 Million</b>	\$4200.00 (1 Unit)	\$4200.00 (1 Unit)	\$4200.00 (1 Unit)	
<b>CALL FOR QUOTE OVER 4m</b>	\$4500.00 (2-4 Unit)	\$4500.00 (2-4 Unit)	\$4500.00 (2-4 Unit)	
<b>*Quote two appraisal fees over 1 Million with MI: \$2400.00</b>	\$2400.00 (1 Unit)	\$2400.00 (1 Unit)	\$2800.00 (1 Unit)	
	\$3000.00 (2-4 Unit)	\$3000.00 (2-4 Unit)	\$3400.00 (2-4 Unit)	

\*If plans and specs are obtained prior to initial disclosures, obtain quote

\*Once plans and specs received, if quote comes in higher, re-disclose for valid COC

**CREDIT REPORT FEE**

<b>Individual</b>	\$94.55
<b>Joint</b>	\$189.10

**TAX SERVICE**

<b>Loan up to \$499,000</b>	*\$90.00 *\$100 for Construction	\$90.00
<b>Loan amount from \$499,001 to \$599,000</b>	\$100.00 (+ \$10 for const) Then add \$10 per \$100,000 over \$599,001	\$100.00 Then add \$10 per \$100,000 over \$599,001

**FLOOD CERTIFICATION**

<b>FLOOD</b>	\$20.00
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**CERTIFICATION**

Other 800 SECTION FEES

<b>LOAN SALE</b>	\$150.00
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**TRANSACTION FEE  
(Freddie Released  
Loans only)**

<b>PLOT PLAN</b>	\$250.00	Convention al Loans \$150.00 or Constructio n Loans \$ 250	GET QUOTE	Required on All purchases - \$180.00
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<b>Additional Construction Inspection fee</b>	\$150.00			N/A
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<b>SUBORDINATION AGREEMENT (another bank)</b>	\$300.00
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<b>CONDO DOCS</b>	\$300.00
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<b>VERIFICATION OF EMPLOYMENT</b>	\$66.45 per borrower				
<b>TITLE SERVICES</b>					
<b>Recommended to get quote on title services prior to disclosures</b>					
<b>Settlement Agent Fee</b>	\$700.00	\$700.00	\$1,100.00	\$900.00	
<b>(Refer to Approved Title list for accurate fee)</b>	MCSB/MVS B \$800.00 SBW				
<b>Lender's Title Ins (based on loan amount)</b>	See Title Insurance Website Over \$2 million call for a quote				
<b>Owner's Title Insurance</b>	See Title Insurance Website Over \$2 million call for a quote				
<b>Owner's Title Search (Maine)</b>		\$250.00			
<b>Closing Protection Letter (CPL)</b>	\$25.00	\$25.00	\$50.00	\$25.00	
<b>Discharge Tracking Fee (each)</b>	\$65.00	\$65.00	\$65.00	\$100.00	
<b>Title Copy Fee (VT)</b>			\$50.00		
<b>Document Prep Fee (deed, POA, etc)</b>					
<b>Municipal Lien Cert – All transactions (Mass)</b>				\$65.00	
<b>Homestead Cert Preparation – (Mass) - All Primary Residences</b>				\$100.00	
<b>Wire/Fedex Fee</b>	\$45.00	\$45.00	\$65.00	\$75.00	
<b>Trust Review</b>	\$175.00	\$175.00	\$275.00	\$175.00	
<b>RECORDING FEE 10% tolerance</b>					
				<b><u>Refinance</u></b>	<b><u>Purchase</u></b>
<b>Total Estimate</b>	\$200.00	\$125.00	\$405.00	\$470.00	\$495.00
<b>Mortgage</b>	\$ 88.58 + 25.00 LCHIP (est)*	\$52.00*	\$330.00*	\$210.00*	\$210.00*
<b>Warranty Deed</b>	\$ 20.58 +25.00	\$24.00*	\$75.00*	\$160.00	\$160.00*

	LCHIP (est)*				
<b>Discharge</b>	\$ 17.58 + 25.00 LCHIP *(2)	22.00*(2)	\$15.00 per page	\$110.00*(2)	\$110.00
<b>Death Certificate, Subordination, Trust Certificate POA</b>	\$12.58 (est)	\$22.00	\$15.00 per page	\$110.00	\$110.00
<b>Assignment – Released Only LCHIP (Deeds, Mortgages, Discharges &amp; Plans - NH)</b>	\$12.73	\$14.00	\$15.00 per page	\$110.00	\$110.00
<b>Homestead Cert (Mass)</b>	\$ 25.00 per document	na	na	na	
<b>MLC – required on all purchases (Mass)</b>	na	na	na	\$40.00*	\$40.00*
<b>Estimate for all other documents</b>	na	na	na		\$85.00*
	\$12.58 1st page; \$4.00 per page after	\$22.00 per page	\$15.00 per page	\$110.00 per document	\$110.00 per document

*\* Recording fees in Bold are included in auto calculation for recording fee. Please add additional fees if necessary*

**TAX STAMPS**

<b>Purchase</b>	\$ 7.50 per \$1000.00 of purchase price rounded up to nearest 50 cent mark	\$ 2.20 per \$500 or fractional part of \$500 of the value of the property	Primary residence: .5% on first 200k; 1.47% on the amount above 200k Seasonal - Second home: 1.47% Purchase price Second home year round = 3.62% purchased Price Investment: 1.47% of purchase price Recommend Call for quote	0.00 (not applicable) Seller Pays
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**Other**

Other  
(divorce, add or remove family member etc) Call for quote