

Costs and disbursements for title searches and related title matters

Your basic cost will be the title insurance premium and any required endorsements. The insurance premium is set by New York State.

In addition to the premium and endorsement costs there will be recording fee expenses which vary with each transaction and there may be additional fees such as searching and tax search expenses in certain counties within “Zone 1”.

We would be happy to assist you in preparing an exact quote for your individual transaction. A full range of charges for title services is provided below:

Charge Description	Amount
40 Year Search/Abstract	\$400 minimum
Bankruptcy Search	\$25 per name
Cancellation Charge	\$150 minimum
Certificate of Occupancy	\$35 - \$100
Certified Copies	\$30 per document
Certified Search	\$150 minimum
Continuation Search/Last Owner	\$175 minimum
County UCC Search	\$55 per name
Department of State UCC Search	\$55 per name
Escrow Fee – Tax Escrow	\$75
Estate Search	\$150 minimum
Express Delivery Charge	\$25 minimum
Extra Chain of Title	\$125
Franchise Tax Search	\$20 per corporation
Judgment and Lien Search	\$100 per parcel
Last Owner Search	\$125 minimum
Lien Search vs Buyers	\$25 per name
Litigation Search	\$25 per name
Mortgage Payoff Service	\$75 - \$175 per payoff
Municipal Searches	\$65 - \$600 per parcel
Patriot Act Searches	\$10 per name
Photocopies	\$0.10 per page
Record Service	\$25 per transaction
Research	\$125 minimum
Rundown	\$55 - \$70 per transaction
UCC filings	\$40 per name
Tax Continuation	\$10 per parcel
Tax Search	\$50 - \$75 per tax parcel
Title Continuation	\$200
Wire Fee	\$50 - \$75 per wire

The above charges and fees are based on normal closing circumstances with residential and commercial property transactions throughout upstate New York. All charges and fees identified as “minimum” may be increased based on the circumstances of your particular file.

Title insurance rates in New York State are set by the New York State Insurance Department. The link for the Rate Calculator is accessible by you for estimating the cost for basic Title Insurance Premiums and Endorsements in New York State. Please feel free to call us for any future information, costs or fees.