

# LIBERTY BELL AGENCY, INC.

## Pennsylvania Standard Closing Services

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### *Standard services provided with Title Insurance charges*

Pennsylvania is a state that has adopted an all-inclusive rate system for title insurance. The following services are provided at no additional costs other than the Title Insurance and Endorsement premiums, when these services are provided as part of a Title Insurance transaction.

- Abstract and examination of Title for the premises to be insured.
  - Document preparation of the Commitment for Title Insurance.
  - Document preparation of the Settlement Statement (HUD-1 form).
  - Document preparation of any purchased Endorsements to the Title Policies.
  - Conducting the closing/settlement within the company office.
  - Transfer of settlement proceeds by company check.
  - Delivery of documents and appropriate checks for recording.
  - Document preparation of the Title Policies.
  - Delivery of documents by first class U.S. Mail.
  - Delivery of recorded documents to appropriate parties by first class U.S. Mail.
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### *Supplementary services not included with Title Insurance charges*

Any other services provided in an effort to facilitate the closing would incur fees as set by the individual settlement services company. Liberty Bell Agency is pleased to be able to provide these additional services as a convenience to the parties involved in any transaction. We have established the following schedule of charges for ancillary services for residential property only. The charges for commercial property may be greater. Liberty Bell Agency reserves the right to change these charges in the future.

- ✓ **Special matters of title examination** for Multiple chains of title; Riparian rights or land under water; Coal, oil, gas, or other mineral searches; Land within the bed of streets, rights-of-ways, or driveways; Transfer of title out of Foreclosure, Marshall Sale, or Sheriff's Sale; Transfer of title out of Upset or Judicial Tax Claim Bureau Sale, or Treasurer's Sale; Proceedings under federal bankruptcy or state insolvency statutes; Other title issues involving unusual difficulties or expenditures.  
**Charge:** Minimum charge of \$50.00 (plus costs)
  - ✓ **Standard Conveyancing Management services** including: negotiating a convenient settlement date with all interested parties; confirming receipt of realtor/broker statement of charges and commission statement; obtaining tax and municipal charge certifications; obtaining condominium resale or homeowners assessment certifications; obtaining municipal occupancy certificates; obtaining mortgage and other lien payoffs and releases; obtaining prior title insurance indemnification; coordinating the retrieval of other evidence necessary to satisfy the requirements of the Title Commitment.  
**Charge:** Minimum charge of \$125.00 (plus costs)
  - ✓ **REO Conveyancing Management services** to include: negotiating a firm settlement date with all interested parties; coordinate with the sellers closing attorney and provide closing status information as requested; coordinate and communicate regularly with the realtors, mortgage brokers and lenders involved in the transaction to expedite receipt of all documentation necessary to proceed to closing; expedite obtaining tax and municipal charge certifications; expedite obtaining condominium resale or homeowners assessment certifications; expedite obtaining municipal occupancy certificates when needed; obtain mortgage and other lien payoffs and releases; obtain prior title insurance indemnification; coordinating the retrieval of other evidence necessary to satisfy the requirements of the Title Commitment, confirm compliance with the closing instructions of the asset manager.  
**Charge:** Minimum charge of \$160.00 (plus costs)
  - ✓ **Insured closing protection letters.** **Charge:** \$35.00
  - ✓ **Document preparation of the insured Deed.** **Charge:** \$175.00
  - ✓ **Electronically delivered document printing.** **Charge:** \$15.00
  - ✓ **Notary fees.** **Charge:** \$5.00 per document and \$2.00 for each additional name (as set by Notary Fee schedule adopted by the State of Pennsylvania)
  - ✓ **Witness Closing Services** for closing the transaction in a location other than the company office.  
**Charge:** \$150.00 - \$350.00 depending upon location
  - ✓ **Overnight, express delivery, or other premium delivery services when requested.** **Charge:** actual costs
  - ✓ **Providing escrow account services.** **Charge:** Minimum \$50.00 plus applicable banking charges, if any
  - ✓ **Electronic recording fees.** **Charge:** Minimum of \$6.00 per document.
  - ✓ **Bank wire fees for requested wiring of funds.** **Charge:** actual costs
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