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### **Research Charges for Title Insurance Transactions:**

**(Pricing is for notes only searches and not Typed Certified Abstracts of Title)**

- 1) Full Search:
  - a) 40 years – 2/3 of the Cost of a typed search – (average \$260 - \$550)
  - b) Every 10 years or part thereof beyond 40 years: \$35.00
  - c) Bankruptcy -- \$12.50 per name
  - d) Patriot Act Search -- \$12.50 per name
  - e) Estate Search: \$35.00
- 2) Stub Search (Update off Existing Title Policy or Abstract of title)
  - a) Single owner search -- 2/3 of the Cost of a typed search (Average \$85 in Clinton County, Franklin and Essex County)
  - b) Single owner search - 2/3 of the Cost of a typed search (Average \$115 --All other Counties in NYS)
  - c) 2 Owners - 2/3 of the Cost of a typed search (Average \$115 -- Clinton County, Franklin and Essex County)
  - d) 2 Owners - 2/3 of the Cost of a typed search (Average \$ 175 -- All other Counties in NYS)
  - e) More than Two owners – Two owner price + \$35.00 for every 10 years or part thereof
  - f) Price will also be effected by length of search --- One and Two owner searches that extend beyond 15 years will be assessed additional charges
- 3) 5 year tax Search - \$30.00
- 4) Bankruptcy Search:
  - a) Owners: \$12.50 per name
  - b) Sellers: \$12.50 per name
- 5) Patriot Act Search:
  - a) Owners: \$12.50 per name
  - b) Sellers: \$12.50 per name
- 6) State UCC Search: \$25.00
- 7) Title Run out and Record:
  - a) \$75 - \$85 (Clinton County, Franklin and Essex County)
  - b) \$95- \$105 (All other Counties in NYS)
- 8) Buyer Lien and Judgment Search (When Required) - \$20.00 per name
- 9) Escrow Fee -- \$50.00 per escrow
- 10) Title Searches are each very individual: In the event costs exceed the projected costs we will contact you and update you about any additional costs prior to incurring the costs
- 11) Copies in Excess of the average: Please note there are instances where we are required to make numbers of copies in excess of a normal search. In those instances we will notify you prior to completion of the search of the additional costs.

**PLEASE NOTE THAT EVEN IN THE EVENT OF CANCELLATION OF THE TITLE INSURANCE THE RESEARCH CHARGES ARE STILL DUE AND PAYABLE.**