

Schedule Fees

- Loan for Home Purchase - \$ 150.00
- 1st Mortgage - \$ 150.00
- 1st and 2nd Refinance - \$ 140.00
- 1st and 2nd Piggy back Loan - \$ 150.00
- Home Equity Line of Credit - \$ 150.00
- Reverse Mortgage - \$ 160.00
- Construction or Commercial Real Estate Loans - \$ 180.00
- E-Docs - \$ 30.00
- Fax Back (up to 20 pages per package)- \$ 20.00
- Copy Cost/Package (up to 75 copies per package) \$ 25.00
- Jail / Correctional Facility (up to 3 Notarizations) \$ 100.00 plus traveling fees

Terms & Conditions

- Payment for any invoices is due on the day of the signing. You are responsible to have a check payable to: Carmen M. Kravchuck to be received a day before the closing. (Negotiable with companies already approved).
- Documents not to exceed 100 pages, if more than 100 pages a \$ 35.00 charge will be added to your bill.
- Documents are due no later than 3 hours prior to the time of the closing. If received after the time period, there is a charge for expediting processing.
- The above fees are for a one signature ONLY; there will be an additional charge of \$ 25.00 for each additional signature and identification process.
- The appointment will be confirmed by phone a day prior to the closing with the client and the vendor as well as the day of the signing.
- Tri-County areas include Cecil, Harford, and Kent Counties. Travel flat fee will be automatically added to your services within 10 miles (one-way) of my Home Office. (Mileage applies after the first 10 miles (one way trip) at a rate of \$ 1.25 per mile).
- If borrowers are not home, refuse to sign or rescind the loan, my full fee is to be paid.
- Our business hours are from 9:00 am to 4:00 PM. After that set hours, if you need our services we will provided to you at an extra fee of \$ 50.00.
- Saturday and Sunday's services at an additional fee of \$ 75.00 plus the fees according to your services.
- If you are cancelling your signing there is a cancellation fee of a 70% of the signing agreement.

Note: These terms and conditions are not negotiable.

Fee Schedule Updated January 2009

This agreement, including the terms and conditions on this page, represents the entire agreement between the parties and there are no other agreement either written or oral between them. This agreement shall be amended only by written agreement signed by both parties. This agreement shall be construed and enforced in accordance with the laws of the State of Maryland, and if the State of Maryland laws or regulations are more stringent than the forms of the agreement, the State of Maryland law or rule shall govern.

Client has read these entire terms and conditions and understands this terms and conditions as hereby acknowledged.

Client's Signature

Date

Carmen M Kravchuck

Date