



COLDWELL BANKER

CONCIERGE®  
*For Buyers and Sellers*



*The Home-Buying Process  
Closing Costs for Buyers & Sellers  
Mortgage  
Warranty  
Title Insurance  
Homeowner's Insurance  
and More*



Welcome to Concierge®—your gateway to the Coldwell Banker Residential Brokerage network of transaction, moving and home ownership services. Through a single point-of-contact, our exclusive Concierge® provides you access to products and services you may need before, during and after a move. When Buying or Selling, Concierge® is “At Your Service” every step of the way.

Concierge® can connect you to everything you may need to successfully complete your transaction and move into your new home:

- Mortgage Advisors
- Home Warranty Plans
- Title Insurance
- Homeowner’s Insurance
- Online Utility Transfer
- Moving Companies
- Community Information
- Home Products & Service Providers
- Relocation Services

From here, your lifetime access to Concierge® is a convenient and complimentary resource for you to use anytime, from many locations across the country. And with the support of a quality network of efficient, reliable and responsive service providers, I can satisfy all your real estate needs.

Throughout your home buying and selling experience, I encourage you to take full advantage of the seamless support of Concierge® and our Coldwell Banker Residential Affiliated Companies. See details inside.

For qualified, pre-screened and insured service providers in your area, before, during and after your move,

call Concierge® toll-free at 1-800-353-9949

or visit us on the web at

[ColdwellBankerMoves.com/ConciergeServices](http://ColdwellBankerMoves.com/ConciergeServices)

NOTICE: Please refer to the Affiliated Business Arrangement Disclosure Statement contained in the Statement of Disclosure Booklet. It contains language that notified you that Coldwell Banker Residential Brokerage may refer you to Settlement Service Providers. Coldwell Banker may receive a financial or other benefit as a result of that referral.

# THE HOME-BUYING PROCESS\*

\*This New Jersey process is merely illustrative and not all steps are required to complete the sale/purchase of a home. The process varies by county/town in your state.

1



- Discuss Agency Representation.
- Review, sign and return copy of Statement of Disclosure Booklet.

2



Home Finder's Worksheet

- Pre-purchase Consultation with a skilled Coldwell Banker Sales Associate. Review Buying Process, your needs and goals, and how we will work together to meet your needs and goals through our services.

3



Mortgage

- Obtain a Mortgage Pre-Approval and review closing costs.

4



- Preview and evaluate properties.
- Ask your Sales Associate for a personal HomeBase<sup>SM</sup> system account.

5

Home Protection Plan



- Determine if a Home Warranty is included by seller. If not, a Home Warranty is available to ensure coverage after closing.

6



- Sales Associate will prepare a Contract of Sale and will guide you through the offer.
- An initial deposit (typically \$1,000.00) accompanies Offer to Purchase.

7



- Your Sales Associate will keep you informed. A list of local real estate attorneys is available.

8



- Your Sales Associate will provide a list of licensed Home Inspectors.

9

Title Insurance



- Your Attorney orders Title Insurance.

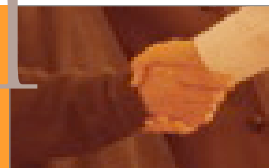
10



- 2nd Deposit is due in accordance with date listed on Sales Contract.

11

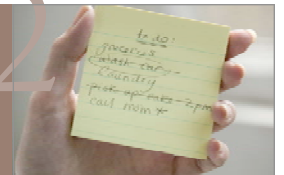
Property Insurance



- Obtain Homeowner's Insurance and arrange for Movers and other Service Providers. Contact Concierge for assistance.
- Your lender will order an appraisal.

12

Concierge



- Make plans for utility transfers and change-of-address requirements.

13

Mortgage



- Your Lender will complete the verification process and issue a mortgage commitment.

14



- Your Sales Associate will schedule a walk-through inspection (typically 1 or 2 days) prior to closing.

15



- Attend closing to finalize transfer of title and other necessary paperwork, money transfer and obtain house keys.

16

Concierge



- Move and settle into your new home.
- Lifetime Concierge privileges and HomeBase<sup>SM</sup> account access are available.

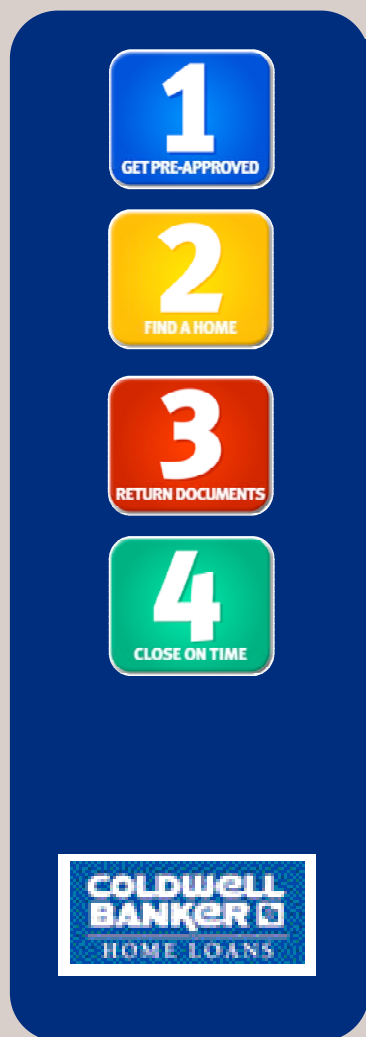
# HOME-FINDING NEEDS WORKSHEET

The more your Sales Associate knows about what you want, the easier it will be for him/her to help you find the right home. Take time to thoroughly complete the worksheet below and then discuss this with your Sales Associate.

Price Range: \_\_\_\_\_ Taxes: \_\_\_\_\_

Features	Specify Your Preferences	Scale (↓Least to Very Important↑)
<b>Property...</b>		
<input type="checkbox"/> View		1 2 3 4 5
<input type="checkbox"/> Architectural Style		1 2 3 4 5
<input type="checkbox"/> Swimming Pool		1 2 3 4 5
<input type="checkbox"/> Deck/Patio		1 2 3 4 5
<input type="checkbox"/> Garage		1 2 3 4 5
<b>Interior...</b>		
<input type="checkbox"/> Floor Plan		1 2 3 4 5
<input type="checkbox"/> Room Sizes		1 2 3 4 5
<input type="checkbox"/> Bedrooms		1 2 3 4 5
<input type="checkbox"/> Bathrooms		1 2 3 4 5
<input type="checkbox"/> Living Room		1 2 3 4 5
<input type="checkbox"/> Family Room		1 2 3 4 5
<input type="checkbox"/> Guest Room		1 2 3 4 5
<input type="checkbox"/> Dining Room		1 2 3 4 5
<input type="checkbox"/> Kitchen		1 2 3 4 5
<input type="checkbox"/> Basement		1 2 3 4 5
<input type="checkbox"/> Mud Room		1 2 3 4 5
<input type="checkbox"/> Media Room		1 2 3 4 5
<input type="checkbox"/> General Interior Comments		
<b>Community/Location...</b>		
<input type="checkbox"/> Convenience to Employment		1 2 3 4 5
<input type="checkbox"/> Convenience to Transportation		1 2 3 4 5
<input type="checkbox"/> Convenience to Shopping		1 2 3 4 5
<input type="checkbox"/> Convenience to Schools		1 2 3 4 5
<input type="checkbox"/> Convenience to Daycare		1 2 3 4 5
<input type="checkbox"/> Nearby Recreational Facilities		1 2 3 4 5
<input type="checkbox"/> Near Police & Fire Protection		1 2 3 4 5
<input type="checkbox"/> General Appearance of Properties in Area		1 2 3 4 5
<input type="checkbox"/> House Value Relative to Area		1 2 3 4 5

Other Considerations: \_\_\_\_\_



**COLDWELL BANKER HOME LOANS HAS TWO OF THE STRONGEST GUARANTEES IN THE INDUSTRY:**

**GUARANTEED-SAME DAY LOAN DECISION OR WE'LL PAY YOU \$250.**

**GUARANTEED-WE'LL MEET YOUR REQUESTED CLOSING DATE OR REDUCE YOUR INTEREST RATE 1/8 OF ONE PERCENT FOR THE LIFE OF THE LOAN.<sup>1</sup>**

Coldwell Banker Home Loans, 1 Mortgage Way, 3rd Floor, Mt. Laurel, NJ 08054. Licensed by the New Jersey Department of Banking and Insurance; Licensed Mortgage Banker NYS Banking Department. Coldwell Banker® and the Coldwell Banker Logo are registered trademarks licensed to Coldwell Banker Real Estate LLC and used with permission. Equal Housing Lender

## How Much Can You Afford?

One of the most important factors in determining your financial budget is getting pre-approved for a mortgage.

## Coldwell Banker Home Loans

Discover the many advantages of working with Coldwell Banker Home Loans. We are a lender you can trust. Our pre-approval is reliable, because we check credit upfront and tell you exactly what you need to do to get to closing. We make it easier for you to afford a home by offering a variety of products including FHA and VA loans as well as conventional financing. We work hard to find the right mortgage to get you into a new home.

**Mortgage Pre-approval** is the process by which you get a decision on a mortgage loan before making an offer on a home. Having a pre-approval can give you an advantage over other homebuyers who may be interested in the same home, because it may give the seller more confidence in your ability to purchase the home.

## Credit Reports

A credit report is a credit bureau's detailed report of your credit history. The credit bureau provides information to a lender about your creditworthiness, based on your credit history. The three major national credit bureaus are Equifax, Experian, and Trans Union.

## Deciding on a Mortgage

Once you've been pre-approved for a mortgage, you need to decide which type of mortgage best suits your needs. This decision is usually based on the interest rate, associated costs of the loan and how much time you're given to pay back the lender.

## What are Mortgage points?

Points are a percentage of the loan amount paid at closing that affect your interest rate. For instance, on a \$200,000 loan, 1 point = 1% or \$2,000. You may have a zero point option or add points to decrease the interest rate.

## What is a Good Faith Estimate?

Required by Federal Law, the Good Faith Estimate (GFE) is a written list of the estimated closing costs associated with your mortgage transaction, including the lender's charges along with the local closing agent's charges and fees. It also includes estimated amounts for real estate property taxes and homeowner's insurance.

<sup>1</sup>Approved, conventional, purchase loans only. Excludes loans for REO homes. Closing date to be mutually agreed upon between customer and us, and customer must provide all required documentation. Timely request for adjustment under guarantee is required.

# COLDWELL BANKER HOME LOANS

Once you've been pre-approved by Coldwell Banker Home Loans, your Mortgage Advisor will provide you with a copy of your Good Faith Estimate.

## What is a Truth-in-Lending statement?

The Truth-in Lending statement provides detailed information about the total charges that you will incur over the life of the loan. It includes the Annual Percentage Rate (APR), the amount of interest you'll pay, the amount financed and schedule of payments, the total of your payments, and late payment charges.

## Why is the Annual Percentage Rate (APR) different from the interest rate?

The annual percentage rate is intended to reflect the total cost of your mortgage loan. To calculate the APR, lenders consider the interest rate on your mortgage loan, the term of the loan, and other loan fees such as closing costs, points, etc. Your monthly payment is calculated based on the mortgage note rate, not the APR. The APR will be higher than your interest rate, especially if you are paying any points.

## Mortgage Products

Coldwell Banker Home Loans offers a variety of mortgage products to help you get into a new home, including FHA and VA loans, and conventional financing with fixed or adjustable terms. We will take the time to explain the financing options available to you to make sure you get the mortgage that meets your needs.

## INTEREST RATE FACTOR CHART

Here's an example:

Find Interest rate: 5%  
 Determine Term: 30 Years  
 Find factor per \$1,000: 5.37  
 Mortgage amount: \$225,000

Multiply Factor  
 by Mortgage Amount:  
 5.37 x 225.0

**Monthly Principal  
 and Interest Payment  
 = \$1,208.25**

Factors per \$1,000					
Interest	15	30	Interest	15	30
4	7.40	4.77	7	8.99	6.65
4 1/8	7.46	4.85	7 1/8	9.06	6.74
4 1/4	7.52	4.92	7 1/4	9.13	6.82
4 3/8	7.59	4.99	7 3/8	9.20	6.91
4 1/2	7.65	5.07	7 1/2	9.27	6.99
4 5/8	7.71	5.14	7 5/8	9.34	7.08
4 3/4	7.78	5.22	7 3/4	9.41	7.16
4 7/8	7.84	5.29	7 7/8	9.48	7.25
5	7.91	5.37	8	9.56	7.34
5 1/8	7.97	5.44	8 1/8	9.63	7.42
5 1/4	8.04	5.52	8 1/4	9.70	7.51
5 3/8	8.10	5.60	8 3/8	9.77	7.60
5 1/2	8.17	5.68	8 1/2	9.85	7.69
5 5/8	8.24	5.76	8 5/8	9.92	7.78
5 3/4	8.30	5.84	8 3/4	9.99	7.87
5 7/8	8.37	5.92	8 7/8	10.07	7.96
6	8.44	6.00	9	10.14	8.05
6 1/8	8.51	6.08	9 1/8	10.22	8.14
6 1/4	8.57	6.16	9 1/4	10.29	8.23
6 3/8	8.64	6.24	9 3/8	10.37	8.32
6 1/2	8.71	6.32	9 1/2	10.44	8.41
6 5/8	8.78	6.40	9 5/8	10.52	8.50
6 3/4	8.85	6.48	9 3/4	10.59	8.59
6 7/8	8.92	6.57	9 7/8	10.67	8.68

# BUYER'S APPROXIMATE CLOSING COSTS

## Legal and Title Costs

1. Attorney Fee	\$ 900.00	to	\$ 1,500.00
2. Survey (Condo \$150 to \$250)	\$ 450.00	to	\$ 800.00
3. Recording Fees with Mortgage & Deed	\$ 300.00	to	\$ 400.00
4. Title Searches/Title Policy Endorsements	\$ 250.00	to	\$ 500.00
5. Title Insurance Premium Insurance	See schedule—NJ Rates for Title Insurance—on the following page;		
NY costs may vary from above, ask your Advisor.	NY rates vary by County, ask your attorney.		

## Mortgage Costs

6. Application Fee	\$ 300.00	to	\$ 600.00
7. Appraisal	\$ 300.00	to	\$ 600.00
8. Miscellaneous Mortgage Costs (Varies, be sure to ask your lender)	\$ 100.00	to	\$ 600.00
9. PMI (Private Mortgage Insurance) Often required if mortgage is more than 80% of purchase price			
10. Points Fee paid to lender to “buy-down” interest rate on mortgage. One point equals 1% of the mortgage. (1 point on a \$100,000 mortgage equals \$ 1,000.)	\$ _____	to	\$ _____

## Inspection Costs

11. Home Inspection	\$ 400.00	to	\$ 650.00
Radon Inspection	\$ 60.00	to	\$ 300.00
Wood Destroying Insect Inspection/Certification	\$ 60.00	to	\$ 150.00
Septic Inspection (if applicable)	\$ 450.00	to	\$ 750.00
Oil Tank Inspection (if applicable)	\$ 395.00	to	\$ 500.00
Other Inspections	\$ _____	to	\$ _____

## Other Costs

12. Homeowner's Insurance one year prepaid premium	\$ 500.00	to	\$ 2,400.00
13. Coldwell Banker Home Protection Plan	\$ 424.00	to	\$ 700.00
14. Flood Insurance (if applicable)	\$ 750.00	to	\$ 2,000.00
15. Prepaid Tax Adjustment	\$ _____	to	\$ _____
16. Mansion Tax on Residential Properties	1% of Consideration when Sales Price is Over \$1,000,000		

# COLDWELL BANKER® HOME PROTECTION PLAN

CORE COVERAGE PLAN®	BUYER	SELLER
Heating	✓	✓
Air Conditioning (AC)	✓	✓
Deckwork	✓	✓
Plumbing	✓	✓
Whirlpool Motor & Pump	✓	✓
Plumbing Stoppages	✓	✓
Water Heaters	✓	✓
Electrical	✓	✓
Exhaust/Vent/Wide Fans	✓	✓
Built-in Microwaves	✓	✓
Dishwashers	✓	✓
Garbage Disposals	✓	✓
Ranges/Ovens/Cooktops	✓	✓
Trash Compactors	✓	✓
Included: 13 SEER, Sediment, Rust & Corrosion & Insufficiently Maintained Equipment	✓	✓
SERVICEPLUS PACKAGE®	BUYER	SELLER*
Refrigerant Recapture, Reclaim & Disposal	✓	✓
Code Violations	✓	✓
Mismatched Systems	✓	✓
Removal of Defective Equipment	✓	✓
Undetectable Pre-existing Conditions	✓	✓
Permits	✓	✓
Improper Installations, Repairs or Modifications	✓	✓
COVERAGEPLUS PACKAGE®	BUYER	SELLER*
Ceiling Fans	✓	✓
Telephone Wiring	✓	✓
Doorbells	✓	✓
Central Vacuums	✓	✓
Garage Door Openers	✓	✓
Built-in Food Centers	✓	✓
Instant Hot/Cold Water Dispensers	✓	✓
Smoke Detectors	✓	✓
SOME ADDITIONAL OPTIONS	BUYER COVERAGE ONLY	
Kitchen Refrigerator w/ Ice Maker & Dispenser	✓	
Washer & Dryer	✓	
Free Standing Ice Maker	✓	
Swimming Pool or Inground Spa Equipment	✓	
Water Softener	✓	
Well Pump	✓	
Septic System Pumping & Septic Sewage Ejector Pump**	✓	

## What is a Coldwell Banker Home Protection Plan?

A Home Protection Plan is a service contract that covers the repair or replacement of many of the most frequently occurring breakdowns of home systems and appliances.

## Why do I need a Home Protection Plan?

Your home is most likely one of your biggest investments. Unexpected repair or replacement costs can easily strain your budget. Plus, finding a qualified professional to solve your problem can be stressful and inconvenient. A Home Protection Plan cannot prevent systems or appliances from breaking down, but it can help make covered repairs or replacements easier and less costly.

## How do I benefit from the Coldwell Banker Home Protection Plan?

- You can customize your coverage plan to fit your individual budget and lifestyle.
- Our highly-trained customer service representatives are available 24 hours a day, 7 days a week, 365 days a year to accept your service requests by phone or online.
- After your service request is received, you'll receive service from one of our approved and independently insured contractors. The contractor will call you to schedule a time to diagnose your problem.
- Provide us with your proper e-mail address and you'll receive an automatic follow-up after each repair or replacement.



See Coldwell Banker Home Protection Plan application for cost, complete terms and conditions.

\*Trade service call fee per repair visit or actual cost of service, whichever is less. Additional charges may apply to certain repairs or replacements.

Coverage above as of 01/2009. Subject to change without notice.

\*\*Available only if Seller and Buyer Core Coverage Plan selected



Call Concierge to apply at  
800-353-9949

©2009 American Home Shield Corporation, Inc. and its licensed subsidiaries. All rights reserved. AHS and American Home Shield are registered trademarks of American Home Shield Corporation. Coldwell Banker® and the Coldwell Banker Logo are registered trademarks licensed to Coldwell Banker Real Estate LLC and used by American Home Shield® with permission. An Equal Opportunity Company. Equal Housing Opportunity. Each Coldwell Banker® Office is Independently Owned and Operated. This program is available through participating Coldwell Banker offices. This promotion is void where prohibited. A consumer purchase of a product or service may result in the seller or service provider paying a fee or commission to the Coldwell Banker Broker or Sales Associate who obtained and/or provided services in connection with the sale. Neither Coldwell Banker Real Estate LLC nor any of its franchisees or other affiliated companies, including Realty Corporation, provides any product or service in connection with the program. Not all products or services are available in all states. All products and services provided by American Home Shield.

# NEW JERSEY RATES FOR TITLE INSURANCE [NEW YORK RATES VARY-ASK YOUR ATTORNEY]

Effective March 1, 2009 as approved by New Jersey  
Commissioner of Banking and Insurance.

## SAMPLE RATE SCHEDULE

### Rate per \$1,000 or Fraction Thereof

Policy Amount	Standard
0-\$100,000	\$5.00
\$100,001-\$500,000	\$3.95
\$500,001-\$2,000,000	\$2.65
Over \$2,000,001	\$2.00

All rates rounded to nearest whole dollar.

Above rates are for premium charges only. Search and preparation charges, along with lender requested endorsement charges will determine final cost to consumer.

AMOUNT	STANDARD
\$ 50,000.00	\$ 250.00
\$ 75,000.00	\$ 375.00
\$ 100,000.00	\$ 500.00
\$ 125,000.00	\$ 599.00
\$ 150,000.00	\$ 698.00
\$ 175,000.00	\$ 796.00
\$ 200,000.00	\$ 895.00
\$ 225,000.00	\$ 994.00
\$ 250,000.00	\$ 1,093.00
\$ 275,000.00	\$ 1,191.00
\$ 300,000.00	\$ 1,290.00
\$ 325,000.00	\$ 1,389.00
\$ 350,000.00	\$ 1,488.00
\$ 375,000.00	\$ 1,586.00
\$ 400,000.00	\$ 1,685.00
\$ 425,000.00	\$ 1,784.00
\$ 450,000.00	\$ 1,882.00
\$ 475,000.00	\$ 1,981.00
\$ 500,000.00	\$ 2,080.00
\$ 525,000.00	\$ 2,146.00
\$ 550,000.00	\$ 2,212.00
\$ 575,000.00	\$ 2,279.00
\$ 600,000.00	\$ 2,345.00
\$ 625,000.00	\$ 2,411.00
\$ 650,000.00	\$ 2,477.00
\$ 675,000.00	\$ 2,544.00
\$ 700,000.00	\$ 2,610.00
\$ 725,000.00	\$ 2,676.00
\$ 750,000.00	\$ 2,742.00
\$ 775,000.00	\$ 2,809.00
\$ 800,000.00	\$ 2,875.00
\$ 825,000.00	\$ 2,941.00
\$ 850,000.00	\$ 3,007.00
\$ 875,000.00	\$ 3,074.00
\$ 900,000.00	\$ 3,140.00
\$ 925,000.00	\$ 3,206.00
\$ 950,000.00	\$ 3,272.00
\$ 975,000.00	\$ 3,339.00
\$1,000,000.00	\$ 3,405.00
\$1,125,000.00	\$ 3,736.00
\$1,250,000.00	\$ 4,067.00
\$1,500,000.00	\$ 4,730.00
\$1,725,000.00	\$ 5,326.00
\$2,000,000.00	\$ 6,055.00
\$2,500,000.00	\$ 7,055.00
\$3,000,000.00	\$ 8,055.00
\$4,000,000.00	\$10,055.00
\$5,000,000.00	\$12,055.00



1-973-258-9062  
EXT 100

## The Advantage of Title Insurance

When real property (a home, condo, land or any other type of building) is purchased, Title Insurance is also purchased. Owning your property free and clear involves more than having a deed in hand. A deed does not cancel certain prior "rights" and "claims" other people may have to your property. Based upon a search of public records, a Title Search brings attention to any known property Title problems before the closing takes place. Such as:

- Are there any lawsuits or claims recorded against the property?
- Are there any suits or judgments filed against the owner of the property?

It also insures against loss due to certain Title defects, which could remain hidden despite the most thorough search of public records, such as:

- Undisclosed heirs
- Incorrect marital status
- Fraud
- Forgery
- Mental incompetence
- Vendor liens
- Easements
- Defective deeds or clerical errors

As a seller, make sure to provide a copy of your title policy (known as Back Title) to your Coldwell Banker Listing Agent. This will streamline the sale of your home by speeding up the Title Search process.



**AN NRT TITLE INSURANCE POLICY  
GUARANTEES THAT YOU OWN  
THE PROPERTY FOR WHICH  
YOU BARGAINED.**

**ASK YOUR ATTORNEY TO USE  
NRT TITLE AGENCY, LLC OR  
CALL PETER UZZOLINO.**



**1-973-258-9062  
EXT 100**



# SELLER'S APPROXIMATE CLOSING COSTS\*

See our Full Service Home Marketing System™ for Selling Process

<p><b>1. Legal Costs</b> (Varies, depending on attorney and complexity of transaction)</p>	<p>\$600.00 to \$900.00</p>
<p><b>2. Liens</b></p> <p>a. Mortgage _____</p> <p>b. Mortgage Cancellation Fee \$40.00 to \$75.00</p> <p>c. Other Liens _____</p>	<p>_____</p> <p>_____</p> <p>_____</p>
<p><b>3. Realty Transfer Tax</b> (Fee determined by selling price of property.)</p>	<p>For NJ, see Quick Reference Guide.</p> <p><b>For NY:</b> When consideration exceeds \$500 the tax is \$2.00 for each \$500 or fractional part thereof; provided, however, that with respect to (a) a conveyance of a one, two or three-family house and an individual residential condominium unit, or interests therein; and (b) conveyances where the consideration is less than \$500,000, the consideration for the interest conveyed shall exclude the value of any lien or encumbrance remaining thereon at the time of conveyances. In addition, if consideration on conveyance of residential real property exceeds \$1,000,000, an additional tax of 1% is imposed, on that portion of the conveyance attributable to residential real property.</p>
<p><b>4. Adjustments</b> (Either a credit or charge to adjust for payments made prior to or beyond the closing date)</p> <p>a. Tax _____</p> <p>b. Water/Sewer _____</p> <p>c. Oil in tank _____</p> <p>d. Home Owner's Association Fees _____</p>	<p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p><b>5. Certificate of Occupancy</b> (If applicable)</p>	<p>\$40.00 to \$50.00</p>
<p><b>6. Smoke Detector</b> (Certificate not applicable in NY)</p>	<p>\$25.00 to \$50.00</p>
<p><b>7. Carbon Monoxide Certificate</b> (Certificate not applicable in NY)</p>	<p>\$25.00 to \$75.00</p>
<p><b>8. Real Estate Commission**</b></p>	<p>_____</p>
<p><b>9. NJ: Non-Resident Income Tax</b> (Exemptions apply; consult your attorney for details.)</p>	<p>Estimated taxes are paid when deed is recorded. Minimum amount is 2% of sales price.</p>

\*These figures are general guidelines to aid buyers in calculating their closing costs. The figures are based on estimates of New Jersey and New York fees and are subject to errors and omissions and change without prior notice. 11/2007. \*\*Real Estate Commissions are negotiable.

# NEW JERSEY REALTY TRANSFER FEE TAX QUICK REFERENCE GUIDE

CONSIDERATION	NON-EXEMPT REAL PROPERTY TRANSFERS	SENIOR CITIZEN, DISABLED, LOW & MODERATE INCOME
\$ 50,000	\$ 200.00	\$ 50.00
\$ 75,000	\$ 300.00	\$ 75.00
\$ 100,000	\$ 400.00	\$ 100.00
\$ 110,000	\$ 440.00	\$ 110.00
\$ 120,000	\$ 480.00	\$ 120.00
\$ 130,000	\$ 520.00	\$ 130.00
\$ 140,000	\$ 560.00	\$ 140.00
\$ 150,000	\$ 600.00	\$ 150.00
\$ 160,000	\$ 667.00	\$ 175.00
\$ 175,000	\$ 767.50	\$ 212.50
\$ 200,000	\$ 935.00	\$ 275.00
\$ 225,000	\$ 1,130.00	\$ 337.50
\$ 250,000	\$ 1,325.00	\$ 400.00
\$ 275,000	\$ 1,520.00	\$ 462.50
\$ 300,000	\$ 1,715.00	\$ 525.00
\$ 325,000	\$ 1,910.00	\$ 587.50
\$ 350,000	\$ 2,105.00	\$ 650.00
\$ 375,000	\$ 2,297.50	\$ 1,387.50
\$ 400,000	\$ 3,215.00	\$ 1,495.00
\$ 425,000	\$ 3,455.00	\$ 1,602.50
\$ 450,000	\$ 3,695.00	\$ 1,710.00
\$ 475,000	\$ 3,935.00	\$ 1,817.50
\$ 500,000	\$ 4,175.00	\$ 1,925.00
\$ 525,000	\$ 4,415.00	\$ 2,032.50
\$ 550,000	\$ 4,655.00	\$ 2,140.00
\$ 575,000	\$ 4,920.00	\$ 2,272.50
\$ 600,000	\$ 5,185.00	\$ 2,405.00
\$ 625,000	\$ 5,450.00	\$ 2,537.50
\$ 650,000	\$ 5,715.00	\$ 2,670.00
\$ 675,000	\$ 5,980.00	\$ 2,802.50
\$ 700,000	\$ 6,245.00	\$ 2,935.00
\$ 725,000	\$ 6,510.00	\$ 3,067.50
\$ 750,000	\$ 6,775.00	\$ 3,200.00
\$ 775,000	\$ 7,040.00	\$ 3,332.50
\$ 800,000	\$ 7,305.00	\$ 3,465.00
\$ 850,000	\$ 7,535.00	\$ 3,730.00
\$ 900,000	\$ 8,415.00	\$ 4,045.00
\$1,000,000	\$ 9,575.00	\$ 4,675.00
For amounts greater than \$1,000,000 add the following:	plus \$12.10 per \$1,000.00	plus \$2.50 per \$1,000.00
\$1,500,000	\$15,625.00	\$ 8,075.00
\$2,000,000	\$21,675.00	\$11,475.00
\$2,500,000	\$27,725.00	\$14,875.00
\$3,000,000	\$33,775.00	\$18,275.00
\$3,500,000	\$39,825.00	\$21,675.00
\$4,000,000	\$45,875.00	\$25,075.00
\$5,000,000	\$57,975.00	\$31,875.00

## Calculation Formula

### Non-Exempt Transfers:

#### Rates for Transfers Up to \$350,000

\$4.00 per \$1,000  
Up to \$150,000

\$6.70 per \$1,000  
\$150,001 to \$200,000

\$7.80 per \$1,000  
\$200,001 to \$350,000

#### Rates for Transfers\* Over \$350,000

\$5.80 per \$1,000  
Up to \$150,000

\$8.50 per \$1,000  
\$150,001 to \$200,000

\$9.60 per \$1,000  
\$200,001 to \$550,000

\$10.60 per \$1,000  
\$550,001 to \$850,000

\$11.60 per 1,000  
\$850,001 to \$1,000,000

\$12.10 per \$1,000  
Over \$1,000,000

### Senior Citizen, Disabled, Low & Moderate Income:

#### Rates for Transfers Up to \$350,000

\$1.00 per \$1,000  
Up to \$150,000

\$2.50 per \$1,000  
\$150,001 to \$350,000

#### Rates for Transfers\* Over \$350,000

\$2.80 per \$1,000  
\$1 to \$150,000

\$4.30 per \$1,000  
\$150,001 to \$550,000

\$5.30 per \$1,000  
\$550,000 to \$850,000

\$6.30 per \$1,000  
\$850,001 to \$1,000,000

\$6.80 per \$1,000  
Over \$1,000,000



1-973-258-9062

Senior Citizen is a resident of the state over the age of 62.  
 Disabled person is any resident of the state who is permanently disabled.  
 Blind person is any resident of the state who is legally blind.  
 Low & Moderate Income Housing is affordable housing according to the Federal Department of  
 Housing and Urban Development.  
 \*Combination of Realty Transfer Fee and General Purpose fee.

# NRT INSURANCE AGENCY, INC.

AS A BUYER, YOU ARE ENCOURAGED TO RESEARCH INSURANCE COMPANIES AND COVERAGE IN ORDER TO ENSURE YOU HAVE THE NECESSARY INSURANCE COVERAGE IN PLACE WHEN YOU CLOSE AND ASSUME OWNERSHIP OF THE PROPERTY. AN UNDERWRITING DECISION ON A PROPERTY YOU ARE PURCHASING CAN BE BASED IN PART ON LOSS HISTORY REPORTS CONCERNING THAT PROPERTY. NRT INSURANCE AGENCY, INC CAN HELP YOU GET ALL THE FACTS.



1-888-717-1776

Whether you are moving across town, across state or across the country, NRT Insurance Agency, Inc., a Coldwell Banker Residential Brokerage sister company, offers a comprehensive portfolio of insurance products from an array of the nation's leading insurance carriers including Liberty Mutual, Fireman's Fund, Chubb, Travelers and Encompass. NRT Insurance Agency can take the hassle out of moving by offering one stop shopping for all your insurance needs.

Property Insurance options include:

- Homeowner's
- Condominium
- Secondary Residences
- Renter's
- Automobile
- Recreational Vehicles
- Watercraft
- Umbrella Liability
- Flood
- Fine Art

Customized insurance solutions from the best national and regional insurance companies are provided when you call 1-888-717-1776 for a convenient quote. At NRT Insurance Agency, we offer extended service hours and various payment options, all in an effort to help you with the details and make sure you get to your closing on time. Give us a call, and you can be confident that you'll receive the same level of professional care and service from your NRT Insurance Agent as you've grown to expect from your Coldwell Banker Residential Brokerage Sales Associate.

Call 1-888-717-1776 for a convenient quote.

