



OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

NATIONAL COMMERCIAL TITLE SERVICES

REAL ESTATE LAWS & CUSTOMS

A State - by - State Guide



NATIONAL EXPERIENCE
LOCAL **EXPERTISE**

orncts.com



OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

NATIONAL COMMERCIAL TITLE SERVICES

FOREWORD

Old Republic National Commercial Title Services (NCTS) is pleased to provide you with this Real Estate Laws and Customs – State-by-State Guide, a helpful resource for quick reference information on U.S. laws, customary practices and fee splits.

NCTS proudly serves the commercial real estate community through our highly experienced professionals and a suite of products and services tailored for your transactions. Backed by unsurpassed financial strength ratings in the title insurance industry, we promptly deliver the solutions-driven underwriting, specialized title, settlement and other services needed to successfully close your transactions nationwide.

When working with **NCTS**, you'll benefit from having a single point of contact providing you with streamlined delivery of commercial title insurance and related services from coast-to-coast, including:

- Expert Title, Escrow, Closing and Settlement Services
- Tailored Single and Multi-Site Portfolio Transaction Management
- National Underwriting Authority
- Energy Title Services
- Uniform Commercial Code (UCC) Coverage
- Nationwide Pricing

To learn more, please [CONTACT US](#).

The information provided in this Guide is for informational purposes only, is subject to change without notice, and does not purport to provide legal advice. Please contact your Old Republic Title NCTS representative or visit us at [ORNCTS.com](https://www.orncts.com) for additional information. The National Commercial Title Services team looks forward to servicing your commercial transaction needs.

NATIONAL EXPERIENCE
LOCAL **EXPERTISE**





State Locations

[Alabama](#)
[Alaska](#)
[Arizona](#)
[Arkansas](#)
[California](#)
[Colorado](#)
[Connecticut](#)
[Delaware](#)
[District of Columbia](#)
[Florida](#)
[Georgia](#)
[Hawaii](#)
[Idaho](#)
[Illinois](#)
[Indiana](#)
[Iowa](#)
[Kansas](#)

[Kentucky](#)
[Louisiana](#)
[Maine](#)
[Maryland](#)
[Massachusetts](#)
[Michigan](#)
[Minnesota](#)
[Mississippi](#)
[Missouri](#)
[Montana](#)
[Nebraska](#)
[Nevada](#)
[New Hampshire](#)
[New Jersey](#)
[New Mexico](#)
[New York](#)
[North Carolina](#)

[North Dakota](#)
[Ohio](#)
[Oklahoma](#)
[Oregon](#)
[Pennsylvania](#)
[Rhode Island](#)
[South Carolina](#)
[South Dakota](#)
[Tennessee](#)
[Texas](#)
[Utah](#)
[Vermont](#)
[Virginia](#)
[Washington](#)
[West Virginia](#)
[Wisconsin](#)
[Wyoming](#)

Map Locations





REAL ESTATE LAWS & CUSTOMS

ALABAMA

Title Insurance Rates ALABAMA

★ Filed

Form of Conveyance ALABAMA

★ Warranty Deed

State Encumbrance Forms ALABAMA

★ Mortgage

Customary Closing Entity ALABAMA

★ Attorneys and Settlement Agents

Commitment Issued? Duration? ALABAMA

★ Yes; 6 Months

When Is Invoice Issued? ALABAMA

★ With Commitment

Deed Transfer Tax? ALABAMA

★ Yes; Deed Tax

Mortgage Tax? ALABAMA

★ Yes

Leasehold Tax? ALABAMA

★ Yes

Remote Online Notarization (RON) Status ALABAMA

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium ALABAMA

★ Negotiable

Loan Policy Premium ALABAMA

★ Borrower Pays

Title Search and Exam Fees ALABAMA

★ Negotiable

Survey Charges ALABAMA

★ Negotiable

Deed Transfer Tax ALABAMA

★ Buyer Pays

Mortgage Tax ALABAMA

★ Borrower Pays

Closing Fees ALABAMA

★ Negotiable

Recording Fees ALABAMA

★ Buyer Pays



REAL ESTATE LAWS & CUSTOMS

ALASKA

Title Insurance Rates ALASKA

★ Filed

Form of Conveyance ALASKA

★ Warranty Deed; Quitclaim Deed

State Encumbrance Forms ALASKA

★ Deed of Trust; Mortgage

Customary Closing Entity ALASKA

★ Title or Escrow Company; Others

Commitment Issued? Duration? ALASKA

★ Yes; 6 Months

When Is Invoice Issued? ALASKA

★ At Closing - Mandatory Cancellation Charge

Deed Transfer Tax? ALASKA

★ No

Mortgage Tax? ALASKA

★ No

Leasehold Tax? ALASKA

★ No

Remote Online Notarization (RON) Status ALASKA

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium ALASKA

★ Seller Pays; Sometimes Negotiated

Loan Policy Premium ALASKA

★ Buyer Pays

Title Search and Exam Fees ALASKA

★ Included in Premium

Survey Charges ALASKA

★ Seller Pays; Sometimes Negotiated

Deed Transfer Tax ALASKA

★ Not Applicable

Mortgage Tax ALASKA

★ Not Applicable

Closing Fees ALASKA

★ Negotiable; Usually Divided Equally

Recording Fees ALASKA

★ Negotiable; Usually Divided Equally


R E A L E S T A T E L A W S & C U S T O M S
ARIZONA
Title Insurance Rates ARIZONA

★ Filed

Form of Conveyance ARIZONA

★ Warranty Deed; Special Warranty Deed; Quitclaim Deed

State Encumbrance Forms ARIZONA

★ Deed of Trust; Mortgage

Customary Closing Entity ARIZONA

★ Title or Escrow Company; Others

Commitment Issued? Duration? ARIZONA

★ Yes; 6 Months

When Is Invoice Issued? ARIZONA

★ At Closing

Deed Transfer Tax? ARIZONA

★ No

Mortgage Tax? ARIZONA

★ No

Leasehold Tax? ARIZONA

★ No

Remote Online Notarization (RON) Status ARIZONA

★ In Effect

CUSTOMARY SPLITS
Owner's Policy Premium ARIZONA

★ Seller Pays; Buyer Pays Difference if Extended Coverage Policy Required

Loan Policy Premium ARIZONA

★ Buyer Pays

Title Search and Exam Fees ARIZONA

★ Included in Premium

Survey Charges ARIZONA

★ Buyer Pays; Unless Contract Specifies Otherwise

Deed Transfer Tax ARIZONA

★ Not Applicable

Mortgage Tax ARIZONA

★ Not Applicable

Closing Fees ARIZONA

★ Divided Equally

Recording Fees ARIZONA

★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



R E A L E S T A T E L A W S & C U S T O M S

ARKANSAS

Title Insurance Rates ARKANSAS

★ Rates Are Not Formally Filed

Form of Conveyance ARKANSAS

★ Warranty Deed

State Encumbrance Forms ARKANSAS

★ Deed of Trust (Preferred); Mortgage

Customary Closing Entity ARKANSAS

★ Title or Abstract Company; Others

Commitment Issued? Duration? ARKANSAS

★ Yes; 6 Months

When Is Invoice Issued? ARKANSAS

★ With Commitment

Deed Transfer Tax? ARKANSAS

★ Yes; Deed Transfer Tax

Mortgage Tax? ARKANSAS

★ No

Leasehold Tax? ARKANSAS

★ No

Remote Online Notarization (RON) Status ARKANSAS

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium ARKANSAS

★ Seller Pays

Loan Policy Premium ARKANSAS

★ Buyer Pays

Title Search and Exam Fees ARKANSAS

★ Negotiable

Survey Charges ARKANSAS

★ Negotiable

Deed Transfer Tax ARKANSAS

★ Divided Equally (Unless Agreed Upon Otherwise)

Mortgage Tax ARKANSAS

★ Not Applicable

Closing Fees ARKANSAS

★ Divided Equally

Recording Fees ARKANSAS

★ Buyer Pays



REAL ESTATE LAWS & CUSTOMS

CALIFORNIA

Title Insurance Rates CALIFORNIA

★ Filed

Form of Conveyance CALIFORNIA

★ Grant Deed; Quitclaim Deed

State Encumbrance Forms CALIFORNIA

★ Deed of Trust; Mortgage

Customary Closing Entity CALIFORNIA

★ Title or Escrow Company; Others

Commitment Issued? Duration? CALIFORNIA

★ Yes, Upon Request; 6 Months

When Is Invoice Issued? CALIFORNIA

★ At Closing

Deed Transfer Tax? CALIFORNIA

★ Yes; Documentary and City Transfer Tax Where Applicable

Mortgage Tax? CALIFORNIA

★ No

Leasehold Tax? CALIFORNIA★ Yes; If ≤ 35 Years (Less Options) Documentary and City Transfer Tax Where ApplicableRemote Online Notarization (RON) Status CALIFORNIA

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium CALIFORNIA

★ Varies by County

Loan Policy Premium CALIFORNIA

★ Buyer Pays

Title Search and Exam Fees CALIFORNIA

★ Included in Premium

Survey Charges CALIFORNIA

★ Buyer Pays; Sometimes Negotiated

Deed Transfer Tax CALIFORNIA

★ Seller Pays; Varies for City Taxes

Mortgage Tax CALIFORNIA

★ Not Applicable

Closing Fees CALIFORNIA

★ Varies by County

Recording Fees CALIFORNIA★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

COLORADO

Title Insurance Rates COLORADO

★ Filed

Form of Conveyance COLORADO

★ Warranty Deed; Special Warranty Deed; Quitclaim Deed

State Encumbrance Forms COLORADO

★ Deed of Trust; Mortgage

Customary Closing Entity COLORADO

★ Title or Escrow Company; Others

Commitment Issued? Duration? COLORADO

★ Yes; 6 Months

When Is Invoice Issued? COLORADO

★ With Commitment

Deed Transfer Tax? COLORADO

★ Yes; Documentary Transfer Tax

Mortgage Tax? COLORADO

★ No

Leasehold Tax? COLORADO

★ No

Remote Online Notarization (RON) Status COLORADO

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium COLORADO

★ Seller Pays

Loan Policy Premium COLORADO

★ Buyer Pays

Title Search and Exam Fees COLORADO

★ Included in Premium

Survey Charges COLORADO

★ Contract Dictates Charges

Deed Transfer Tax COLORADO

★ Buyer Pays

Mortgage Tax COLORADO

★ Not Applicable

Closing Fees COLORADO

★ Divided Equally

Recording Fees COLORADO

★ Buyer or Seller (Based on Documents)



REAL ESTATE LAWS & CUSTOMS

CONNECTICUT

Title Insurance Rates CONNECTICUT

★ Filed

Form of Conveyance CONNECTICUT

★ Warranty Deed; Quitclaim Deed

State Encumbrance Forms CONNECTICUT

★ Mortgage

Customary Closing Entity CONNECTICUT

★ Attorney

Commitment Issued? Duration? CONNECTICUT

★ Yes; 6 Months

When Is Invoice Issued? CONNECTICUT

★ With Commitment

Deed Transfer Tax? CONNECTICUT

★ Yes; State/Municipal Real Estate Conveyance Tax

Mortgage Tax? CONNECTICUT

★ No

Leasehold Tax? CONNECTICUT★ No; Unless Lease is \geq 99 Years (Including Renewals)Remote Online Notarization (RON) Status CONNECTICUT

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium CONNECTICUT

★ Buyer Pays

Loan Policy Premium CONNECTICUT

★ Borrower

Title Search and Exam Fees CONNECTICUT

★ Borrower

Survey Charges CONNECTICUT

★ Party Requesting Survey

Deed Transfer Tax CONNECTICUT

★ Seller Pays

Mortgage Tax CONNECTICUT

★ Not Applicable

Closing Fees CONNECTICUT

★ Negotiable

Recording Fees CONNECTICUT★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

DELAWARE

Title Insurance Rates DELAWARE

★ Filed

Form of Conveyance DELAWARE

★ Special Warranty Deed; General Warranty Deed

State Encumbrance Forms DELAWARE

★ Mortgage

Customary Closing Entity DELAWARE

★ Attorney

Commitment Issued? Duration? DELAWARE

★ Yes; 6 Months

When Is Invoice Issued? DELAWARE

★ At Closing

Deed Transfer Tax? DELAWARE

★ Yes; Realty Transfer Tax

Mortgage Tax? DELAWARE

★ No

Leasehold Tax? DELAWARE

★ No

Remote Online Notarization (RON) Status DELAWARE

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium DELAWARE

★ Buyer Pays

Loan Policy Premium DELAWARE

★ Buyer Pays

Title Search and Exam Fees DELAWARE

★ Buyer Pays

Survey Charges DELAWARE

★ Buyer Pays; Sometimes Negotiated

Deed Transfer Tax DELAWARE

★ Divided Equally

Mortgage Tax DELAWARE

★ Not Applicable

Closing Fees DELAWARE

★ Negotiable

Recording Fees DELAWARE

★ Buyer Pays



REAL ESTATE LAWS & CUSTOMS

DISTRICT OF COLUMBIA

Title Insurance Rates DISTRICT OF COLUMBIA

★ Filed

Form of Conveyance DISTRICT OF COLUMBIA

★ Warranty Deed

State Encumbrance Forms DISTRICT OF COLUMBIA

★ Deed of Trust; Mortgage

Customary Closing Entity DISTRICT OF COLUMBIA

★ Title Company; Attorney

Commitment Issued? Duration? DISTRICT OF COLUMBIA

★ Yes; 6 Months

When Is Invoice Issued? DISTRICT OF COLUMBIA

★ At Closing Unless Requested Earlier

Deed Transfer Tax? DISTRICT OF COLUMBIA

★ Yes

Mortgage Tax? DISTRICT OF COLUMBIA

★ Yes; Recordation Tax

Leasehold Tax? DISTRICT OF COLUMBIA★ Yes; If ≤ 30 YearsRemote Online Notarization (RON) Status DISTRICT OF COLUMBIA

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium DISTRICT OF COLUMBIA

★ Buyer Pays

Loan Policy Premium DISTRICT OF COLUMBIA

★ Buyer Pays

Title Search and Exam Fees DISTRICT OF COLUMBIA

★ Buyer Pays

Survey Charges DISTRICT OF COLUMBIA

★ Buyer Pays

Deed Transfer Tax DISTRICT OF COLUMBIA

★ Seller Customarily Pays/Negotiable

Mortgage Tax DISTRICT OF COLUMBIA

★ Buyer Customarily Pays/Negotiable

Closing Fees DISTRICT OF COLUMBIA

★ Divided Equally or By Contract

Recording Fees DISTRICT OF COLUMBIA★ Buyer Pays to Record Deed and Deed of Trust
Seller Pays to Record Release of Liens



REAL ESTATE LAWS & CUSTOMS

FLORIDA

Title Insurance Rates FLORIDA

★ Promulgated Rate by Florida Department of Financial Services

Form of Conveyance FLORIDA

★ Warranty Deed; Special Warranty Deed; Quitclaim Deed; Trustee Deed; Personal Representative's Deed; Leasehold

State Encumbrance Forms FLORIDA

★ Mortgage

Customary Closing Entity FLORIDA

★ Attorney; Title Company; Lender

Commitment Issued? Duration? FLORIDA

★ Yes; 6 Months

When Is Invoice Issued? FLORIDA

★ With Commitment

Deed Transfer Tax? FLORIDA

★ Yes; Documentary Tax (Dade County has Surtax)

Mortgage Tax? FLORIDA

★ Yes; Documentary Tax; Intangible Tax

Leasehold Tax? FLORIDA

★ Yes

Remote Online Notarization (RON) Status FLORIDA

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium FLORIDA

★ Varies by County

Loan Policy Premium FLORIDA

★ Buyer Pays

Title Search and Exam Fees FLORIDA

★ Seller Pays

Survey Charges FLORIDA

★ Buyer Pays; Can be Negotiated

Deed Transfer Tax FLORIDA

★ Seller Pays

Mortgage Tax FLORIDA

★ Buyer Pays

Closing Fees FLORIDA

★ Negotiable

Recording Fees FLORIDA★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

GEORGIA

Title Insurance Rates GEORGIA

★ Published Rates

Form of Conveyance GEORGIA

★ Warranty Deed; Limited Warranty Deed; Quitclaim Deed; Fiduciary Deed

State Encumbrance Forms GEORGIA

★ Security Deed (aka - Deed to Secure Debt)

Customary Closing Entity GEORGIA

★ Attorney

Commitment Issued? Duration? GEORGIA

★ Yes; 6 Months

When Is Invoice Issued? GEORGIA

★ With Commitment or at Closing

Deed Transfer Tax? GEORGIA

★ Yes

Mortgage Tax? GEORGIA

★ Yes

Leasehold Tax? GEORGIA

★ No

Remote Online Notarization (RON) Status GEORGIA

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium GEORGIA

★ Negotiable

Loan Policy Premium GEORGIA

★ Negotiable

Title Search and Exam Fees GEORGIA

★ Negotiable

Survey Charges GEORGIA

★ Negotiable

Deed Transfer Tax GEORGIA

★ Negotiable

Mortgage Tax GEORGIA

★ Negotiable

Closing Fees GEORGIA

★ Negotiable

Recording Fees GEORGIA

★ Negotiable



REAL ESTATE LAWS & CUSTOMS

HAWAII

Title Insurance Rates HAWAII

★ Filed

Form of Conveyance HAWAII★ Warranty Deed (Fee Simple); Assignment of Lease (Lease);
Warranty Deed or Assignment of Lease (Condo)State Encumbrance Forms HAWAII

★ Mortgage

Customary Closing Entity HAWAII

★ Title or Escrow Company; Others (Must be Licensed Escrow Depository)

Commitment Issued? Duration? HAWAII

★ Yes, Upon Request; 6 Months

When Is Invoice Issued? HAWAII

★ At Closing

Deed Transfer Tax? HAWAII

★ Yes; State Conveyance Tax

Mortgage Tax? HAWAII

★ No

Leasehold Tax? HAWAII

★ Yes; Leasehold Transfer Tax

Remote Online Notarization (RON) Status HAWAII

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium HAWAII

★ Buyer Pays 40%; Seller Pays 60%; Buyer Pays Extended Coverage Policy

Loan Policy Premium HAWAII

★ Buyer Pays

Title Search and Exam Fees HAWAII

★ Included in Premium

Survey Charges HAWAII

★ Seller Pays

Deed Transfer Tax HAWAII

★ Seller Pays

Mortgage Tax HAWAII

★ Not Applicable

Closing Fees HAWAII

★ Divided Equally

Recording Fees HAWAII★ Buyer Pays to Record Mortgage
Seller Pays to Record Deed



REAL ESTATE LAWS & CUSTOMS

IDAHO

Title Insurance Rates IDAHO

★ Filed

Form of Conveyance IDAHO

★ Warranty Deed; Quitclaim Deed; Special Warranty Deed

State Encumbrance Forms IDAHO

★ Deed of Trust (Preferred); Mortgage

Customary Closing Entity IDAHO

★ Title Company

Commitment Issued? Duration? IDAHO

★ Yes; 6 Months

When Is Invoice Issued? IDAHO

★ At Closing or When Policy is Issued

Deed Transfer Tax? IDAHO

★ No

Mortgage Tax? IDAHO

★ No

Leasehold Tax? IDAHO

★ No

Remote Online Notarization (RON) Status IDAHO

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium IDAHO

★ Seller Pays

Loan Policy Premium IDAHO

★ Buyer Pays

Title Search and Exam Fees IDAHO

★ Included in Premium

Survey Charges IDAHO

★ Negotiable

Deed Transfer Tax IDAHO

★ Not Applicable

Mortgage Tax IDAHO

★ Not Applicable

Closing Fees IDAHO

★ Divided Equally

Recording Fees IDAHO

★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

ILLINOIS

Title Insurance Rates ILLINOIS

★ Unregulated

Form of Conveyance ILLINOIS

★ Deed (Various Forms)

State Encumbrance Forms ILLINOIS

★ Mortgage

Customary Closing Entity ILLINOIS

★ Title Company

Commitment Issued? Duration? ILLINOIS

★ Yes; 6 Months

When Is Invoice Issued? ILLINOIS

★ With Commitment

Deed Transfer Tax? ILLINOIS

★ Yes

Mortgage Tax? ILLINOIS

★ No

Leasehold Tax? ILLINOIS

★ Yes

Remote Online Notarization (RON) Status ILLINOIS

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium ILLINOIS

★ Commercial Only but Varies (Usually 30%)

Loan Policy Premium ILLINOIS

★ Not Applicable

Title Search and Exam Fees ILLINOIS

★ Negotiable; Buyer Pays Loan Policy

Survey Charges ILLINOIS

★ Seller Pays

Deed Transfer Tax ILLINOIS

★ Varies for County/Municipality Taxes

Mortgage Tax ILLINOIS

★ Not Applicable

Closing Fees ILLINOIS

★ Buyer Pays

Recording Fees ILLINOIS

★ Buyer Pays



REAL ESTATE LAWS & CUSTOMS

INDIANA

Title Insurance Rates INDIANA

★ Filed

Form of Conveyance INDIANA

★ Warranty Deed

State Encumbrance Forms INDIANA

★ Mortgage

Customary Closing Entity INDIANA

★ Title Company; Others

Commitment Issued? Duration? INDIANA

★ Yes; 6 Months

When Is Invoice Issued? INDIANA

★ With Commitment

Deed Transfer Tax? INDIANA

★ No

Mortgage Tax? INDIANA

★ No

Leasehold Tax? INDIANA

★ No

Remote Online Notarization (RON) Status INDIANA

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium INDIANA

★ Seller Pays

Loan Policy Premium INDIANA

★ Buyer Pays

Title Search and Exam Fees INDIANA

★ Varies by County

Survey Charges INDIANA

★ Buyer Pays

Deed Transfer Tax INDIANA

★ Not Applicable

Mortgage Tax INDIANA

★ Not Applicable

Closing Fees INDIANA

★ Divided Equally

Recording Fees INDIANA

★ Buyer Pays


R E A L E S T A T E L A W S & C U S T O M S
IOWA
Title Insurance Rates IOWA

- ★ No Title Insurance Companies are Licensed with the State
- ★ Title Policies are Written Outside of the State

Form of Conveyance IOWA

- ★ Warranty Deed; Quitclaim Deed; Trustees Deed; etc.

State Encumbrance Forms IOWA

- ★ Mortgage

Customary Closing Entity IOWA

- ★ Attorney or Iowa-Based Escrow Company

Commitment Issued? Duration? IOWA

- ★ Yes; 6 Months

When Is Invoice Issued? IOWA

- ★ With Commitment

Deed Transfer Tax? IOWA

- ★ Yes; Real Estate Revenue Stamp Tax

Mortgage Tax? IOWA

- ★ No

Leasehold Tax? IOWA

- ★ No

Remote Online Notarization (RON) Status IOWA

- ★ In Effect

CUSTOMARY SPLITS
Owner's Policy Premium IOWA

- ★ Negotiable

Loan Policy Premium IOWA

- ★ Buyer Pays

Title Search and Exam Fees IOWA

- ★ Buyer Pays Post-Closing Charges; Seller Pays Pre-Closing Abstract Charges

Survey Charges IOWA

- ★ Negotiable

Deed Transfer Tax IOWA

- ★ Seller Pays

Mortgage Tax IOWA

- ★ Not Applicable

Closing Fees IOWA

- ★ Negotiable; Buyer Pays Post-Closing Charges; Seller Pays Pre-Closing Exam/Abstracting

Recording Fees IOWA

- ★ Buyer Pays to Record Deed and Mortgage
- ★ Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

KANSAS

Title Insurance Rates KANSAS

★ Filed

Form of Conveyance KANSAS

★ Warranty Deed

State Encumbrance Forms KANSAS

★ Mortgage

Customary Closing Entity KANSAS

★ Title or Escrow Company; Others

Commitment Issued? Duration? KANSAS

★ Yes; 6 Months

When Is Invoice Issued? KANSAS

★ Varies; With Commitment or at Closing

Deed Transfer Tax? KANSAS

★ No

Mortgage Tax? KANSAS

★ No

Leasehold Tax? KANSAS

★ No

Remote Online Notarization (RON) Status KANSAS

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium KANSAS

★ Varies by County

Loan Policy Premium KANSAS

★ Buyer Pays

Title Search and Exam Fees KANSAS

★ Varies by County

Survey Charges KANSAS

★ Sometimes Buyer Obtains Survey or Cost Divided Equally

Deed Transfer Tax KANSAS

★ Not Applicable

Mortgage Tax KANSAS

★ Not Applicable

Closing Fees KANSAS

★ Divided Equally

Recording Fees KANSAS★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

KENTUCKY

Title Insurance Rates KENTUCKY

★ Filed

Form of Conveyance KENTUCKY

★ Warranty Deed; Limited or Special Warranty Deed; Quitclaim Deed

State Encumbrance Forms KENTUCKY

★ Mortgage

Customary Closing Entity KENTUCKY

★ Attorneys; Title Companies

Commitment Issued? Duration? KENTUCKY

★ Yes; 6 Months

When Is Invoice Issued? KENTUCKY

★ With Commitment or at Settlement

Deed Transfer Tax? KENTUCKY

★ Yes; Deed Transfer Tax

Mortgage Tax? KENTUCKY

★ No

Leasehold Tax? KENTUCKY

★ No

Remote Online Notarization (RON) Status KENTUCKY

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium KENTUCKY

★ Negotiable; Usually Paid by Buyer

Loan Policy Premium KENTUCKY

★ Negotiable; Usually Paid by Buyer

Title Search and Exam Fees KENTUCKY

★ Negotiable; Usually Paid by Buyer

Survey Charges KENTUCKY

★ Negotiable; Usually Paid by Buyer

Deed Transfer Tax KENTUCKY

★ Usually Paid by Seller

Mortgage Tax KENTUCKY

★ Not Applicable

Closing Fees KENTUCKY

★ Negotiable; Usually Paid by Buyer

Recording Fees KENTUCKY

★ Usually Paid by Buyer



R E A L E S T A T E L A W S & C U S T O M S

LOUISIANA

Title Insurance Rates LOUISIANA

★ Filed

Form of Conveyance LOUISIANA

★ Warranty Deed; Act of Sale

State Encumbrance Forms LOUISIANA

★ Act of Mortgage

Customary Closing Entity LOUISIANA

★ Title or Escrow Company

Commitment Issued? Duration? LOUISIANA

★ Yes; 6 Months

When Is Invoice Issued? LOUISIANA

★ With Commitment

Deed Transfer Tax? LOUISIANA

★ No; Except New Orleans

Mortgage Tax? LOUISIANA

★ No; Except New Orleans

Leasehold Tax? LOUISIANA

★ No; Except New Orleans

Remote Online Notarization (RON) Status LOUISIANA

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium LOUISIANA

★ Buyer Pays

Loan Policy Premium LOUISIANA

★ Buyer Pays

Title Search and Exam Fees LOUISIANA

★ Buyer Pays

Survey Charges LOUISIANA

★ Buyer Pays; Sometimes Negotiated

Deed Transfer Tax LOUISIANA

★ Not Applicable

Mortgage Tax LOUISIANA

★ Not Applicable

Closing Fees LOUISIANA

★ Shared by Parties

Recording Fees LOUISIANA★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

MAINE

Title Insurance Rates MAINE

★ Filed

Form of Conveyance MAINE

★ Warranty Deed; Quitclaim Deed; Quitclaim Deed with Covenant; Trustees Deed; Personal Representative's Deed of Distribution; Personal Representative's Deed of Sale

State Encumbrance Forms MAINE

★ Mortgage

Customary Closing Entity MAINE

★ Title Company; Attorney

Commitment Issued? Duration? MAINE

★ Yes, Upon Request; 6 Months

When Is Invoice Issued? MAINE

★ With Commitment

Deed Transfer Tax? MAINE

★ Yes; Real Estate Transfer Tax

Mortgage Tax? MAINE

★ No

Leasehold Tax? MAINE

★ No

Remote Online Notarization (RON) Status MAINE

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium MAINE

★ Buyer Pays

Loan Policy Premium MAINE

★ Buyer Pays

Title Search and Exam Fees MAINE

★ Buyer Pays

Survey Charges MAINE

★ Buyer Pays

Deed Transfer Tax MAINE

★ 50/50 or Negotiable

Mortgage Tax MAINE

★ Not Applicable

Closing Fees MAINE

★ Buyer Pays

Recording Fees MAINE

★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances


R E A L E S T A T E L A W S & C U S T O M S
MARYLAND

Title Insurance Rates MARYLAND

★ Filed

Form of Conveyance MARYLAND

★ Warranty Deed

State Encumbrance Forms MARYLAND

★ Deed of Trust; Mortgage

Customary Closing Entity MARYLAND

★ Title Company; Attorney

Commitment Issued? Duration? MARYLAND

★ Yes; 6 Months

When Is Invoice Issued? MARYLAND

★ At Closing Unless Requested Earlier

Deed Transfer Tax? MARYLAND

★ Yes; State and Some Counties

Mortgage Tax? MARYLAND

★ Yes; Recordation Tax

Leasehold Tax? MARYLAND

★ Yes; Ground and Commercial ≥ 7 Years

Remote Online Notarization (RON) Status MARYLAND

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium MARYLAND

★ Buyer Pays

Loan Policy Premium MARYLAND

★ Buyer Pays; Buyer or Borrower

Title Search and Exam Fees MARYLAND

★ Buyer Pays; Buyer or Borrower

Survey Charges MARYLAND

★ Buyer Pays; Buyer or Borrower

Deed Transfer Tax MARYLAND

★ 50/50 or Negotiable
Absent First Time Home Buyer; Same Holds for Recordation Taxes on Deed

Mortgage Tax MARYLAND

★ Buyer Pays Recordation Tax on Mortgage/Deed of Trust

Closing Fees MARYLAND

★ Buyer Pays; Negotiable

Recording Fees MARYLAND

★ Buyer Pays to Record Deed and Deed of Trust
Seller Pays to Record any Releases



REAL ESTATE LAWS & CUSTOMS

MASSACHUSETTS

Title Insurance Rates MASSACHUSETTS

★ Published Rates

Form of Conveyance MASSACHUSETTS

★ Warranty Deed or Quitclaim Deed (Depends on Location of Property)

State Encumbrance Forms MASSACHUSETTS

★ Mortgage

Customary Closing Entity MASSACHUSETTS

★ Attorney

Commitment Issued? Duration? MASSACHUSETTS

★ Yes, Upon Request; 6 Months

When Is Invoice Issued? MASSACHUSETTS

★ With Commitment

Deed Transfer Tax? MASSACHUSETTS

★ Yes; Deed Excise Tax (Martha's Vineyard and Nantucket Impose Additional Transfer Fee)

Mortgage Tax? MASSACHUSETTS

★ No

Leasehold Tax? MASSACHUSETTS

★ No; Unless Assignment of Lease for Consideration

Remote Online Notarization (RON) Status MASSACHUSETTS

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium MASSACHUSETTS

★ Buyer Pays

Loan Policy Premium MASSACHUSETTS

★ Buyer Pays

Title Search and Exam Fees MASSACHUSETTS

★ Buyer Pays; Except for Parts of Worcester County

Survey Charges MASSACHUSETTS

★ Buyer Pays; Sometimes Negotiated

Deed Transfer Tax MASSACHUSETTS

★ Seller Pays

Mortgage Tax MASSACHUSETTS

★ Not Applicable

Closing Fees MASSACHUSETTS

★ Negotiable

Recording Fees MASSACHUSETTS★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

MICHIGAN

Title Insurance Rates MICHIGAN

★ Filed

Form of Conveyance MICHIGAN

★ Warranty Deed; Quitclaim Deed; Covenant Deed

State Encumbrance Forms MICHIGAN

★ Mortgage

Customary Closing Entity MICHIGAN

★ Title Company

Commitment Issued? Duration? MICHIGAN

★ Yes; 6 Months

When Is Invoice Issued? MICHIGAN

★ When Commitment is Sent Out

Deed Transfer Tax? MICHIGAN

★ Yes; .0086% (State \$3.75 per \$500 - County \$0.55 per \$500)

Mortgage Tax? MICHIGAN

★ No

Leasehold Tax? MICHIGAN

★ No

Remote Online Notarization (RON) Status MICHIGAN

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium MICHIGAN

★ Negotiable

Loan Policy Premium MICHIGAN

★ Negotiable

Title Search and Exam Fees MICHIGAN

★ All Inclusive Rate

Survey Charges MICHIGAN

★ Negotiable

Deed Transfer Tax MICHIGAN

★ Seller Pays

Mortgage Tax MICHIGAN

★ Not Applicable

Closing Fees MICHIGAN

★ Negotiable

Recording Fees MICHIGAN

★ Buyer Pays \$30 per Instrument Except Wayne County: \$15 for First Page; \$3 per Subsequent Page



REAL ESTATE LAWS & CUSTOMS

MINNESOTA

Title Insurance Rates MINNESOTA

★ Filed

Form of Conveyance MINNESOTA

★ Warranty Deed; Limited Warranty Deed; Quitclaim Deed; Trustee's Deed; Personal Representative's Deed; etc.

State Encumbrance Forms MINNESOTA

★ Mortgage

Customary Closing Entity MINNESOTA

★ Attorney; Title Company

Commitment Issued? Duration? MINNESOTA

★ Yes; 6 Months

When Is Invoice Issued? MINNESOTA

★ With Commitment

Deed Transfer Tax? MINNESOTA

★ Yes; State Deed Tax

Mortgage Tax? MINNESOTA

★ Yes; Mortgage Registration Tax

Leasehold Tax? MINNESOTA

★ No

Remote Online Notarization (RON) Status MINNESOTA

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium MINNESOTA

★ Negotiable

Loan Policy Premium MINNESOTA

★ Buyer Pays

Title Search and Exam Fees MINNESOTA

★ Seller Provides Evidence of Ownership; Buyer Pays to Examine Evidence

Survey Charges MINNESOTA

★ Negotiable

Deed Transfer Tax MINNESOTA

★ Seller Pays

Mortgage Tax MINNESOTA

★ Buyer Pays

Closing Fees MINNESOTA

★ Shared by Parties

Recording Fees MINNESOTA★ Seller Pays to Record Deed and Release Encumbrances
Buyer Pays to Record all Other Documents



REAL ESTATE LAWS & CUSTOMS

MISSISSIPPI

Title Insurance Rates MISSISSIPPI

★ Not Filed

Form of Conveyance MISSISSIPPI

★ Warranty Deed

State Encumbrance Forms MISSISSIPPI

★ Deed of Trust

Customary Closing Entity MISSISSIPPI

★ Attorney; Title Company

Commitment Issued? Duration? MISSISSIPPI

★ Yes; 6 Months

When Is Invoice Issued? MISSISSIPPI

★ With Commitment

Deed Transfer Tax? MISSISSIPPI

★ No

Mortgage Tax? MISSISSIPPI

★ No

Leasehold Tax? MISSISSIPPI

★ No

Remote Online Notarization (RON) Status MISSISSIPPI

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium MISSISSIPPI

★ Buyer Pays

Loan Policy Premium MISSISSIPPI

★ Seller Pays; Sometimes Negotiable

Title Search and Exam Fees MISSISSIPPI

★ Seller Pays

Survey Charges MISSISSIPPI

★ Seller Pays; Sometimes Negotiable

Deed Transfer Tax MISSISSIPPI

★ Not Applicable

Mortgage Tax MISSISSIPPI

★ Not Applicable

Closing Fees MISSISSIPPI

★ Seller Pays; Sometimes Negotiable

Recording Fees MISSISSIPPI

★ Seller Pays; Sometimes Negotiable


R E A L E S T A T E L A W S & C U S T O M S
MISSOURI
Title Insurance Rates MISSOURI

★ Risk Rates are Filed

Form of Conveyance MISSOURI

★ Warranty Deed

State Encumbrance Forms MISSOURI

★ Deed of Trust

Customary Closing Entity MISSOURI

★ Title Company

Commitment Issued? Duration? MISSOURI

★ Yes; 6 Months

When Is Invoice Issued? MISSOURI

★ Varies; With Commitment or at Closing

Deed Transfer Tax? MISSOURI

★ No

Mortgage Tax? MISSOURI

★ No

Leasehold Tax? MISSOURI

★ No

Remote Online Notarization (RON) Status MISSOURI

★ In Effect

CUSTOMARY SPLITS
Owner's Policy Premium MISSOURI

★ Buyer Pays; Paid by Buyer in St. Louis Metro Area

Loan Policy Premium MISSOURI

★ Buyer Pays; Paid by Buyer in St. Louis Metro Area

Title Search and Exam Fees MISSOURI

★ Varies by County

Survey Charges MISSOURI

★ Buyer Pays

Deed Transfer Tax MISSOURI

★ Not Applicable

Mortgage Tax MISSOURI

★ Not Applicable

Closing Fees MISSOURI

★ Divided Equally

Recording Fees MISSOURI

★ Buyer Pays to Record Deed and Mortgage
 Seller Pays to Record Documents to Remove Encumbrances


R E A L E S T A T E L A W S & C U S T O M S
MONTANA
Title Insurance Rates MONTANA

★ Risk Rates are Filed

Form of Conveyance MONTANA

★ Warranty Deed; Quitclaim Deed; Special Warranty Deed

State Encumbrance Forms MONTANA

★ Deed of Trust (Preferred; ≤ 40 Acres); Mortgage Required > 40 Acres

Customary Closing Entity MONTANA

★ Title Company

Commitment Issued? Duration? MONTANA

★ Yes; 6 Months

When Is Invoice Issued? MONTANA

★ Varies; With Commitment or at Closing

Deed Transfer Tax? MONTANA

★ No

Mortgage Tax? MONTANA

★ No

Leasehold Tax? MONTANA

★ No

Remote Online Notarization (RON) Status MONTANA

★ In Effect

CUSTOMARY SPLITS
Owner's Policy Premium MONTANA

★ Seller Pays

Loan Policy Premium MONTANA

★ Buyer Pays

Title Search and Exam Fees MONTANA

★ Included in Premium

Survey Charges MONTANA

★ Not Applicable

Deed Transfer Tax MONTANA

★ Not Applicable

Mortgage Tax MONTANA

★ Not Applicable

Closing Fees MONTANA

★ Divided Equally

Recording Fees MONTANA

★ Buyer Pays to Record Deed and Mortgage
 Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

NEBRASKA

Title Insurance Rates NEBRASKA

★ Filed

Form of Conveyance NEBRASKA

★ Warranty Deed

State Encumbrance Forms NEBRASKA

★ Deed of Trust

Customary Closing Entity NEBRASKA

★ Title or Escrow Company; Others

Commitment Issued? Duration? NEBRASKA

★ Yes; 6 Months

When Is Invoice Issued? NEBRASKA

★ With Commitment

Deed Transfer Tax? NEBRASKA

★ Yes; (Deed Stamps Required for Transfer Valued Over \$1000)

Mortgage Tax? NEBRASKA

★ No

Leasehold Tax? NEBRASKA

★ No

Remote Online Notarization (RON) Status NEBRASKA

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium NEBRASKA

★ Depends on County

Loan Policy Premium NEBRASKA

★ Depends on County

Title Search and Exam Fees NEBRASKA

★ Included in Premium

Survey Charges NEBRASKA

★ Seller Pays; Sometimes Buyer Obtains Survey or Cost Divided Equally

Deed Transfer Tax NEBRASKA

★ Seller Pays

Mortgage Tax NEBRASKA

★ Not Applicable

Closing Fees NEBRASKA

★ Divided Equally

Recording Fees NEBRASKA★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

NEVADA

Title Insurance Rates NEVADA

★ Filed

Form of Conveyance NEVADA

★ Grant; Bargain and Sale Deed

State Encumbrance Forms NEVADA

★ Deed of Trust

Customary Closing Entity NEVADA

★ Title or Escrow Company

Commitment Issued? Duration? NEVADA

★ Yes, Upon Request; 6 Months

When Is Invoice Issued? NEVADA

★ At Closing

Deed Transfer Tax? NEVADA

★ Yes; Real Property Transfer Tax

Mortgage Tax? NEVADA

★ No

Leasehold Tax? NEVADA

★ No

Remote Online Notarization (RON) Status NEVADA

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium NEVADA

★ Seller Pays; Sometimes Negotiable

Loan Policy Premium NEVADA

★ Buyer Pays

Title Search and Exam Fees NEVADA

★ Included in Premium

Survey Charges NEVADA

★ Seller Pays; Sometimes Buyer Obtains Survey or Cost Divided Equally

Deed Transfer Tax NEVADA

★ Not Applicable

Mortgage Tax NEVADA

★ Not Applicable

Closing Fees NEVADA

★ Divided Equally

Recording Fees NEVADA★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances


R E A L E S T A T E L A W S & C U S T O M S
NEW HAMPSHIRE

Title Insurance Rates NEW HAMPSHIRE

★ Risk Rates are Filed

Form of Conveyance NEW HAMPSHIRE

★ Warranty Deed

State Encumbrance Forms NEW HAMPSHIRE

★ Mortgage

Customary Closing Entity NEW HAMPSHIRE

★ Title Company; Attorney

Commitment Issued? Duration? NEW HAMPSHIRE

★ Yes; 6 Months

When Is Invoice Issued? NEW HAMPSHIRE

★ Varies; With Commitment or at Closing

Deed Transfer Tax? NEW HAMPSHIRE

★ Yes; Real Estate Transfer Tax (RETT)

Mortgage Tax? NEW HAMPSHIRE

★ No

Leasehold Tax? NEW HAMPSHIRE

★ Yes; RETT; ≥ 99 Years

Remote Online Notarization (RON) Status NEW HAMPSHIRE

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium NEW HAMPSHIRE

★ Buyer Pays

Loan Policy Premium NEW HAMPSHIRE

★ Buyer Pays

Title Search and Exam Fees NEW HAMPSHIRE

★ Buyer Pays

Survey Charges NEW HAMPSHIRE

★ Buyer Pays; Sometimes Negotiable

Deed Transfer Tax NEW HAMPSHIRE

★ Divided Equally

Mortgage Tax NEW HAMPSHIRE

★ Not Applicable

Closing Fees NEW HAMPSHIRE

★ Buyer Customarily Pays; Negotiation Allowed

Recording Fees NEW HAMPSHIRE

★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances


R E A L E S T A T E L A W S & C U S T O M S
NEW JERSEY

Title Insurance Rates NEW JERSEY

★ Filed

Form of Conveyance NEW JERSEY

★ Bargain and Sale Deed with Covenants Against Grantor's Acts

State Encumbrance Forms NEW JERSEY

★ Mortgage

Customary Closing Entity NEW JERSEY

★ Title Company; Attorney

Commitment Issued? Duration? NEW JERSEY

★ Yes; 180 Days

When Is Invoice Issued? NEW JERSEY

★ With Commitment

Deed Transfer Tax? NEW JERSEY

★ Yes; Call Underwriter

Mortgage Tax? NEW JERSEY

★ No

Leasehold Tax? NEW JERSEY

★ No; Unless Lease is for \geq 99 Years

Remote Online Notarization (RON) Status NEW JERSEY

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium NEW JERSEY

★ Buyer Pays

Loan Policy Premium NEW JERSEY

★ Buyer Pays

Title Search and Exam Fees NEW JERSEY

★ Buyer Pays

Survey Charges NEW JERSEY

★ Buyer Pays

Deed Transfer Tax NEW JERSEY

★ Call Underwriter

Mortgage Tax NEW JERSEY

★ Not Applicable

Closing Fees NEW JERSEY

★ South Jersey it is Split; North Jersey the Buyer Pays
Commercial is Negotiable

Recording Fees NEW JERSEY

★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

NEW MEXICO

Title Insurance Rates NEW MEXICO

★ Promulgated Rate by Insurance Department

Form of Conveyance NEW MEXICO

★ Warranty Deed; Special Warranty Deed; Real Estate Contract

State Encumbrance Forms NEW MEXICO

★ Deed of Trust; Mortgage

Customary Closing Entity NEW MEXICO

★ Title or Escrow Company

Commitment Issued? Duration? NEW MEXICO

★ Yes; 6 Months

When Is Invoice Issued? NEW MEXICO

★ With Commitment; At Closing

Deed Transfer Tax? NEW MEXICO

★ No

Mortgage Tax? NEW MEXICO

★ Not Applicable

Leasehold Tax? NEW MEXICO

★ No

Remote Online Notarization (RON) Status NEW MEXICO

★ Will be in Effect January 2022

CUSTOMARY SPLITS

Owner's Policy Premium NEW MEXICO

★ Seller Pays

Loan Policy Premium NEW MEXICO

★ Buyer Pays

Title Search and Exam Fees NEW MEXICO

★ Included in Premium

Survey Charges NEW MEXICO

★ Negotiable

Deed Transfer Tax NEW MEXICO

★ Not Applicable

Mortgage Tax NEW MEXICO

★ Not Applicable

Closing Fees NEW MEXICO

★ Divided Equally or Negotiable

Recording Fees NEW MEXICO★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances


R E A L E S T A T E L A W S & C U S T O M S
NEW YORK
Title Insurance Rates NEW YORK

★ Promulgated Rate by NY State Department of Financial Services

Form of Conveyance NEW YORK

★ Deed

State Encumbrance Forms NEW YORK

★ Mortgage

Customary Closing Entity NEW YORK

★ Title Company

Commitment Issued? Duration? NEW YORK

★ Yes; Duration not Limited

When Is Invoice Issued? NEW YORK

★ At Closing

Deed Transfer Tax? NEW YORK

★ Yes; State; NYC; Several Local Municipalities

Mortgage Tax? NEW YORK

★ Yes; Varies by City and County

Leasehold Tax? NEW YORK

★ Yes; Outside of NYC

Remote Online Notarization (RON) Status NEW YORK

★ Not Permitted

CUSTOMARY SPLITS
Owner's Policy Premium NEW YORK

★ Buyer Pays Most Title Insurance Fees. Seller Usually Pays for NYC and State Transfer Taxes. Search and Exam are Included in Premium in Zone 2 but Not Included in Zone 1.

Loan Policy Premium NEW YORK

★ Buyer Pays Most Title Insurance Fees. Seller Usually Pays for NYC and State Transfer Taxes. Search and Exam are Included in Premium in Zone 2 but Not included in Zone 1.

Title Search and Exam Fees NEW YORK

★ Buyer Pays Most Title Insurance Fees. Seller Usually Pays for NYC and State Transfer Taxes. Search and Exam are Included in Premium in Zone 2 but Not included in Zone 1.

Survey Charges NEW YORK

★ Buyer Pays Most Title Insurance Fees. Seller Usually Pays for NYC and State Transfer Taxes. Search and Exam are Included in Premium in Zone 2 but Not included in Zone 1.

Deed Transfer Tax NEW YORK

★ Buyer Pays Most Title Insurance Fees. Seller Usually Pays for NYC and State Transfer Taxes. Search and Exam are Included in Premium in Zone 2 but Not included in Zone 1.

Mortgage Tax NEW YORK

★ Buyer Pays Most Title Insurance Fees. Seller Usually Pays for NYC and State Transfer Taxes. Search and Exam are Included in Premium in Zone 2 but Not included in Zone 1.

Closing Fees NEW YORK

★ Buyer Pays Most Title Insurance Fees. Seller Usually Pays for NYC and State Transfer Taxes. Search and Exam are Included in Premium in Zone 2 but Not included in Zone 1.

Recording Fees NEW YORK

★ Buyer Pays Most Title Insurance Fees. Seller Usually Pays for NYC and State Transfer Taxes. Search and Exam are Included in Premium in Zone 2 but Not included in Zone 1.


R E A L E S T A T E L A W S & C U S T O M S
NORTH CAROLINA

Title Insurance Rates NORTH CAROLINA

★ Filed

Form of Conveyance NORTH CAROLINA

★ General Warranty Deed; Special Warranty Deed

State Encumbrance Forms NORTH CAROLINA

★ Deed of Trust; No Mortgage

Customary Closing Entity NORTH CAROLINA

★ Attorney

Commitment Issued? Duration? NORTH CAROLINA

★ Yes; 6 Months

When Is Invoice Issued? NORTH CAROLINA

★ With Commitment

Deed Transfer Tax? NORTH CAROLINA

★ Yes; Excise Tax

Mortgage Tax? NORTH CAROLINA

★ No

Leasehold Tax? NORTH CAROLINA

★ No; Some Counties if Lease is ≥ 10 Years

Remote Online Notarization (RON) Status NORTH CAROLINA

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium NORTH CAROLINA

★ Buyer Pays

Loan Policy Premium NORTH CAROLINA

★ Buyer Pays

Title Search and Exam Fees NORTH CAROLINA

★ Buyer Pays

Survey Charges NORTH CAROLINA

★ Buyer Pays Survey; Seller Pays Inspection

Deed Transfer Tax NORTH CAROLINA

★ Seller Pays (Called Excise Tax in NC)

Mortgage Tax NORTH CAROLINA

★ Not Applicable

Closing Fees NORTH CAROLINA

★ Buyer Pays; Negotiable

Recording Fees NORTH CAROLINA

★ Buyer Pays Deed of Trust
Seller Pays Deed



REAL ESTATE LAWS & CUSTOMS

NORTH DAKOTA

Title Insurance Rates NORTH DAKOTA

★ Filed

Form of Conveyance NORTH DAKOTA

★ Warranty Deed; Quitclaim Deed

State Encumbrance Forms NORTH DAKOTA

★ Mortgage

Customary Closing Entity NORTH DAKOTA

★ Attorney; Title Company

Commitment Issued? Duration? NORTH DAKOTA

★ Yes; 6 Months

When Is Invoice Issued? NORTH DAKOTA

★ With Commitment

Deed Transfer Tax? NORTH DAKOTA

★ No

Mortgage Tax? NORTH DAKOTA

★ No

Leasehold Tax? NORTH DAKOTA

★ No

Remote Online Notarization (RON) Status NORTH DAKOTA

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium NORTH DAKOTA

★ Buyer Pays

Loan Policy Premium NORTH DAKOTA

★ Buyer Pays

Title Search and Exam Fees NORTH DAKOTA

★ Seller Pays

Survey Charges NORTH DAKOTA

★ Buyer Pays; Sometimes Negotiated

Deed Transfer Tax NORTH DAKOTA

★ Not Applicable

Mortgage Tax NORTH DAKOTA

★ Not Applicable

Closing Fees NORTH DAKOTA

★ Buyer Pays

Recording Fees NORTH DAKOTA★ Buyer Pays to Record New Mortgage
Seller Pays to Record Documents to Transfer Ownership and Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

OHIO

Title Insurance Rates OHIO

★ Filed

Form of Conveyance OHIO

★ Warranty Deed; Limited Warranty Deed; Quitclaim Deed; Fiduciary Deed; Survivorship Deed

State Encumbrance Forms OHIO

★ Mortgage

Customary Closing Entity OHIO

★ Title Agency or Company

Commitment Issued? Duration? OHIO

★ Yes; 6 Months

When Is Invoice Issued? OHIO

★ Included in Settlement Statement

Deed Transfer Tax? OHIO

★ Yes; Real Property Conveyance Fee

Mortgage Tax? OHIO

★ No

Leasehold Tax? OHIO

★ No

Remote Online Notarization (RON) Status OHIO

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium OHIO

★ Northern Ohio Split; Southern Ohio Buyer Pays

Loan Policy Premium OHIO

★ Buyer Pays

Title Search and Exam Fees OHIO

★ Seller Pays; Southern Ohio Buyer Pays

Survey Charges OHIO

★ Buyer Pays; Sometimes Negotiated

Deed Transfer Tax OHIO

★ Seller Pays

Mortgage Tax OHIO

★ Not Applicable

Closing Fees OHIO

★ Negotiable; Usually Divided Equally; Southern Ohio Buyer Pays

Recording Fees OHIO★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances


R E A L E S T A T E L A W S & C U S T O M S
OKLAHOMA
Title Insurance Rates OKLAHOMA

★ Unregulated

Form of Conveyance OKLAHOMA

★ Warranty Deed

State Encumbrance Forms OKLAHOMA

★ Mortgage

Customary Closing Entity OKLAHOMA

★ Title Company

Commitment Issued? Duration? OKLAHOMA

★ Yes; 180 Days

When Is Invoice Issued? OKLAHOMA

★ Varies; With Commitment or at Closing

Deed Transfer Tax? OKLAHOMA

★ Yes

Mortgage Tax? OKLAHOMA

★ Yes

Leasehold Tax? OKLAHOMA

★ No

Remote Online Notarization (RON) Status OKLAHOMA

★ In Effect

CUSTOMARY SPLITS
Owner's Policy Premium OKLAHOMA

★ Buyer Pays

Loan Policy Premium OKLAHOMA

★ Buyer Pays

Title Search and Exam Fees OKLAHOMA

★ Seller Pays Abstracting; Buyer Pays Everything Else

Survey Charges OKLAHOMA

★ Negotiable; Usually Paid by Buyer

Deed Transfer Tax OKLAHOMA

★ Seller Pays

Mortgage Tax OKLAHOMA

★ Buyer Pays

Closing Fees OKLAHOMA

★ Divided Equally

Recording Fees OKLAHOMA

★ Buyer Pays to Record Deed and Mortgage
 Seller Pays to Record Documents to Remove Encumbrances


R E A L E S T A T E L A W S & C U S T O M S
OREGON
Title Insurance Rates OREGON

★ Filed

Form of Conveyance OREGON

★ Warranty Deed; Special Warranty Deed; Bargain and Sale Deed; Quitclaim Deed

State Encumbrance Forms OREGON

★ Deed of Trust; Mortgage

Customary Closing Entity OREGON

★ Title or Escrow Company; Others

Commitment Issued? Duration? OREGON

★ Yes; 6 Months

When Is Invoice Issued? OREGON

★ At Closing

Deed Transfer Tax? OREGON

★ No; Except Washington County

Mortgage Tax? OREGON

★ No

Leasehold Tax? OREGON

★ No

Remote Online Notarization (RON) Status OREGON

★ Not Permitted

CUSTOMARY SPLITS
Owner's Policy Premium OREGON

★ Seller Pays; Sometimes Negotiated

Loan Policy Premium OREGON

★ Buyer Pays

Title Search and Exam Fees OREGON

★ Included in Premium

Survey Charges OREGON

★ Negotiable

Deed Transfer Tax OREGON

★ Usually Divided Equally; Negotiable

Mortgage Tax OREGON

★ Not Applicable

Closing Fees OREGON

★ Negotiable; Usually Divided Equally

Recording Fees OREGON

★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances


R E A L E S T A T E L A W S & C U S T O M S
PENNSYLVANIA

Title Insurance Rates PENNSYLVANIA

★ Filed

Form of Conveyance PENNSYLVANIA

★ Special Warranty Deed; General Warranty Deed

State Encumbrance Forms PENNSYLVANIA

★ Mortgage

Customary Closing Entity PENNSYLVANIA

★ Title or Escrow Company; Others

Commitment Issued? Duration? PENNSYLVANIA

★ Yes; 6 Months

When Is Invoice Issued? PENNSYLVANIA

★ With Commitment

Deed Transfer Tax? PENNSYLVANIA

★ Yes; Realty Transfer Tax (State/Local Municipalities)

Mortgage Tax? PENNSYLVANIA

★ No

Leasehold Tax? PENNSYLVANIA

★ Yes; Realty Transfer Tax If \leq 30 Years (Including Options to Renew)

Remote Online Notarization (RON) Status PENNSYLVANIA

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium PENNSYLVANIA

★ Buyer Pays

Loan Policy Premium PENNSYLVANIA

★ Buyer Pays

Title Search and Exam Fees PENNSYLVANIA

★ Included in Premium

Survey Charges PENNSYLVANIA

★ Buyer Pays

Deed Transfer Tax PENNSYLVANIA

★ Divided Equally

Mortgage Tax PENNSYLVANIA

★ Not Applicable

Closing Fees PENNSYLVANIA

★ Included in Premium

Recording Fees PENNSYLVANIA

★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances


R E A L E S T A T E L A W S & C U S T O M S
RHODE ISLAND

Title Insurance Rates RHODE ISLAND

★ Filed

Form of Conveyance RHODE ISLAND

★ Warranty Deed; Quitclaim Deed; Bargain and Sale Deed

State Encumbrance Forms RHODE ISLAND

★ Mortgage

Customary Closing Entity RHODE ISLAND

★ Attorney; Title Company

Commitment Issued? Duration? RHODE ISLAND

★ Yes; 6 Months

When Is Invoice Issued? RHODE ISLAND

★ With Commitment

Deed Transfer Tax? RHODE ISLAND

★ Yes; Real Estate Conveyance Tax

Mortgage Tax? RHODE ISLAND

★ No

Leasehold Tax? RHODE ISLAND

★ No

Remote Online Notarization (RON) Status RHODE ISLAND

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium RHODE ISLAND

★ Buyer Pays

Loan Policy Premium RHODE ISLAND

★ Buyer Pays

Title Search and Exam Fees RHODE ISLAND

★ Buyer Pays

Survey Charges RHODE ISLAND

★ Buyer Pays

Deed Transfer Tax RHODE ISLAND

★ Seller Pays; Unless Otherwise Agreed Upon Between Parties

Mortgage Tax RHODE ISLAND

★ Not Applicable

Closing Fees RHODE ISLAND

★ Buyer Pays

Recording Fees RHODE ISLAND

★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances

**R E A L E S T A T E L A W S & C U S T O M S****SOUTH CAROLINA**Title Insurance Rates SOUTH CAROLINA

★ Filed

Form of Conveyance SOUTH CAROLINA

★ General Warranty Deed

State Encumbrance Forms SOUTH CAROLINA

★ Mortgage

Customary Closing Entity SOUTH CAROLINA

★ Attorney

Commitment Issued? Duration? SOUTH CAROLINA

★ Yes; 6 Months

When Is Invoice Issued? SOUTH CAROLINA

★ With Commitment

Deed Transfer Tax? SOUTH CAROLINA

★ Yes; Deed Recording Fee

Mortgage Tax? SOUTH CAROLINA

★ No

Leasehold Tax? SOUTH CAROLINA

★ No

Remote Online Notarization (RON) Status SOUTH CAROLINA

★ Not Permitted

CUSTOMARY SPLITSOwner's Policy Premium SOUTH CAROLINA

★ Buyer Pays

Loan Policy Premium SOUTH CAROLINA

★ Buyer Pays

Title Search and Exam Fees SOUTH CAROLINA

★ Buyer Pays

Survey Charges SOUTH CAROLINA

★ Buyer Pays; Sometimes Negotiated

Deed Transfer Tax SOUTH CAROLINA

★ Seller Pays

Mortgage Tax SOUTH CAROLINA

★ Not Applicable

Closing Fees SOUTH CAROLINA

★ Buyer Pays

Recording Fees SOUTH CAROLINA

★ Buyer Pays

**R E A L E S T A T E L A W S & C U S T O M S****SOUTH DAKOTA**Title Insurance Rates SOUTH DAKOTA

★ Filed

Form of Conveyance SOUTH DAKOTA

★ Warranty Deed; Quitclaim Deed

State Encumbrance Forms SOUTH DAKOTA

★ Mortgage

Customary Closing Entity SOUTH DAKOTA

★ Title Company; Attorney

Commitment Issued? Duration? SOUTH DAKOTA

★ Yes; 6 Months

When Is Invoice Issued? SOUTH DAKOTA

★ With Commitment

Deed Transfer Tax? SOUTH DAKOTA

★ Yes; Real Estate Transfer Tax

Mortgage Tax? SOUTH DAKOTA

★ No

Leasehold Tax? SOUTH DAKOTA

★ No

Remote Online Notarization (RON) Status SOUTH DAKOTA

★ Not Permitted

CUSTOMARY SPLITSOwner's Policy Premium SOUTH DAKOTA

★ Negotiable

Loan Policy Premium SOUTH DAKOTA

★ Buyer Pays

Title Search and Exam Fees SOUTH DAKOTA

★ Buyer Pays; Or Included in Premium

Survey Charges SOUTH DAKOTA

★ Buyer Pays; Sometimes Negotiated

Deed Transfer Tax SOUTH DAKOTA

★ Seller Pays

Mortgage Tax SOUTH DAKOTA

★ Not Applicable

Closing Fees SOUTH DAKOTA

★ Negotiable

Recording Fees SOUTH DAKOTA★ Buyer Pays to Record New Mortgage
Seller Pays to Record Deed and Documents to Release Encumbrances



REAL ESTATE LAWS & CUSTOMS

TENNESSEE

Title Insurance Rates TENNESSEE

★ Filed

Form of Conveyance TENNESSEE

★ Warranty Deed; Quitclaim Deed

State Encumbrance Forms TENNESSEE

★ Deed of Trust; Mortgage (Rare)

Customary Closing Entity TENNESSEE

★ Title or Escrow Company; Attorney

Commitment Issued? Duration? TENNESSEE

★ Yes; 6 Months

When Is Invoice Issued? TENNESSEE

★ With Commitment or at Closing

Deed Transfer Tax? TENNESSEE

★ Yes

Mortgage Tax? TENNESSEE

★ Yes

Leasehold Tax? TENNESSEE

★ No

Remote Online Notarization (RON) Status TENNESSEE

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium TENNESSEE

★ Negotiable

Loan Policy Premium TENNESSEE

★ Buyer Pays

Title Search and Exam Fees TENNESSEE

★ Negotiable; Some Counties Include Premium

Survey Charges TENNESSEE

★ Negotiable

Deed Transfer Tax TENNESSEE

★ Buyer Pays

Mortgage Tax TENNESSEE

★ Buyer Pays

Closing Fees TENNESSEE

★ Varies by City Location; Contact Local Underwriter for More Information

Recording Fees TENNESSEE

★ Buyer Pays



REAL ESTATE LAWS & CUSTOMS

TEXAS

Title Insurance Rates TEXAS

★ Promulgated Rate by State Insurance Department

Form of Conveyance TEXAS

★ Warranty Deed; Special Warranty Deed

State Encumbrance Forms TEXAS

★ Vendor's Lien Retained in Deed; Deed of Trust

Customary Closing Entity TEXAS

★ Title Company

Commitment Issued? Duration? TEXAS

★ Yes; 90 Days

When Is Invoice Issued? TEXAS

★ At Closing

Deed Transfer Tax? TEXAS

★ No

Mortgage Tax? TEXAS

★ No

Leasehold Tax? TEXAS

★ No

Remote Online Notarization (RON) Status TEXAS

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium TEXAS

★ Typically Seller Pays but Negotiable

Loan Policy Premium TEXAS

★ Buyer Pays

Title Search and Exam Fees TEXAS

★ Included in Premium

Survey Charges TEXAS

★ Buyer Pays; Sometimes Negotiated

Deed Transfer Tax TEXAS

★ Not Applicable

Mortgage Tax TEXAS

★ Not Applicable

Closing Fees TEXAS

★ Divided Equally

Recording Fees TEXAS★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

UTAH

Title Insurance Rates UTAH

★ Filed

Form of Conveyance UTAH

★ Warranty Deed; Special Warranty Deed; Quitclaim Deed

State Encumbrance Forms UTAH

★ Deed of Trust (Preferred); Mortgage

Customary Closing Entity UTAH

★ Title Company

Commitment Issued? Duration? UTAH

★ Yes; 6 Months

When Is Invoice Issued? UTAH

★ At Closing; Sometimes When Policy Issues

Deed Transfer Tax? UTAH

★ No

Mortgage Tax? UTAH

★ No

Leasehold Tax? UTAH

★ No

Remote Online Notarization (RON) Status UTAH

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium UTAH

★ Seller Pays

Loan Policy Premium UTAH

★ Buyer Pays

Title Search and Exam Fees UTAH

★ Included in Premium

Survey Charges UTAH

★ Negotiable

Deed Transfer Tax UTAH

★ Not Applicable

Mortgage Tax UTAH

★ Not Applicable

Closing Fees UTAH

★ Divided Equally

Recording Fees UTAH★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

VERMONT

Title Insurance Rates VERMONT

★ Filed

Form of Conveyance VERMONT

★ Warranty Deed

State Encumbrance Forms VERMONT

★ Mortgage

Customary Closing Entity VERMONT

★ Attorney

Commitment Issued? Duration? VERMONT

★ Yes; 6 Months

When Is Invoice Issued? VERMONT

★ With Commitment or at Closing

Deed Transfer Tax? VERMONT

★ Yes; Property Transfer Tax Land Gains and Non-Resident Withholding Tax May Apply

Mortgage Tax? VERMONT

★ No

Leasehold Tax? VERMONT★ If Lease Contains Purchase Option and Allows Construction/Major Capital Improvements are Taxable; ≥ 50 YearsRemote Online Notarization (RON) Status VERMONT

★ Law Passed, But Not in Effect

CUSTOMARY SPLITS

Owner's Policy Premium VERMONT

★ Buyer Pays

Loan Policy Premium VERMONT

★ Buyer Pays

Title Search and Exam Fees VERMONT

★ Buyer Pays

Survey Charges VERMONT

★ Buyer Pays; Sometimes Negotiated

Deed Transfer Tax VERMONT

★ Buyer Pays

Mortgage Tax VERMONT

★ Call Underwriter

Closing Fees VERMONT

★ Negotiable

Recording Fees VERMONT★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

VIRGINIA

Title Insurance Rates VIRGINIA

★ Not Filed; Required to be Published

Form of Conveyance VIRGINIA

★ Warranty Deed (General or Special)

State Encumbrance Forms VIRGINIA

★ Deed of Trust; Mortgage (Rare)

Customary Closing Entity VIRGINIA

★ Registered Attorney and Non-Attorney Settlement Agent

Commitment Issued? Duration? VIRGINIA

★ Yes; 6 Months

When Is Invoice Issued? VIRGINIA

★ With Commitment

Deed Transfer Tax? VIRGINIA

★ Yes; State/Local Grantee Tax; Grantor Tax

Mortgage Tax? VIRGINIA

★ Yes

Leasehold Tax? VIRGINIA

★ Yes

Remote Online Notarization (RON) Status VIRGINIA

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium VIRGINIA

★ Buyer Pays

Loan Policy Premium VIRGINIA

★ Buyer Pays

Title Search and Exam Fees VIRGINIA

★ Buyer Pays

Survey Charges VIRGINIA

★ Buyer Pays; Sometimes Negotiated

Deed Transfer Tax VIRGINIA

★ Buyer Pays Grantee Tax; Seller Pays Grantor Tax

Mortgage Tax VIRGINIA

★ Buyer Pays

Closing Fees VIRGINIA

★ Negotiable

Recording Fees VIRGINIA

★ Buyer Pays


R E A L E S T A T E L A W S & C U S T O M S
WASHINGTON

Title Insurance Rates WASHINGTON

★ Filed

Form of Conveyance WASHINGTON

★ Warranty Deed; Quitclaim Deed; Personal Representative's Deed

State Encumbrance Forms WASHINGTON

★ Deed of Trust; Mortgage

Customary Closing Entity WASHINGTON

★ Attorney; Licensed Limited Practice Officer (LPO)

Commitment Issued? Duration? WASHINGTON

★ Yes; 6 Months

When Is Invoice Issued? WASHINGTON

★ At Closing

Deed Transfer Tax? WASHINGTON

★ Yes; Real Estate Excise Tax

Mortgage Tax? WASHINGTON

★ No

Leasehold Tax? WASHINGTON

★ No; Improvements may be Taxed

Remote Online Notarization (RON) Status WASHINGTON

★ In Effect

CUSTOMARY SPLITS

Owner's Policy Premium WASHINGTON

★ Seller Pays

Loan Policy Premium WASHINGTON

★ Buyer Pays Additional Coverage; Seller Pays Basic Coverage

Title Search and Exam Fees WASHINGTON

★ Included in Premium

Survey Charges WASHINGTON

★ Buyer Pays; Sometimes Negotiated

Deed Transfer Tax WASHINGTON

★ Seller's Obligation but may be Paid by Buyer

Mortgage Tax WASHINGTON

★ Not Applicable

Closing Fees WASHINGTON

★ Divided Equally; Can be Varied by Agreement

Recording Fees WASHINGTON

★ Buyer Pays



REAL ESTATE LAWS & CUSTOMS

WEST VIRGINIA

Title Insurance Rates WEST VIRGINIA

★ Filed

Form of Conveyance WEST VIRGINIA

★ Warranty Deed; Quitclaim Deed

State Encumbrance Forms WEST VIRGINIA

★ Deed of Trust

Customary Closing Entity WEST VIRGINIA

★ Attorney

Commitment Issued? Duration? WEST VIRGINIA

★ Yes; 6 Months

When Is Invoice Issued? WEST VIRGINIA

★ With Commitment

Deed Transfer Tax? WEST VIRGINIA

★ Yes

Mortgage Tax? WEST VIRGINIA

★ No

Leasehold Tax? WEST VIRGINIA

★ No

Remote Online Notarization (RON) Status WEST VIRGINIA

★ Law Passed, but Not in Effect

CUSTOMARY SPLITS

Owner's Policy Premium WEST VIRGINIA

★ Buyer Pays

Loan Policy Premium WEST VIRGINIA

★ Buyer Pays

Title Search and Exam Fees WEST VIRGINIA

★ Buyer Pays

Survey Charges WEST VIRGINIA

★ Buyer Pays

Deed Transfer Tax WEST VIRGINIA

★ Seller Pays

Mortgage Tax WEST VIRGINIA

★ Not Applicable

Closing Fees WEST VIRGINIA★ Residential: Buyer Pays
Commercial: Divided EquallyRecording Fees WEST VIRGINIA★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances

**R E A L E S T A T E L A W S & C U S T O M S**

WISCONSIN

Title Insurance Rates WISCONSIN

★ Filed

Form of Conveyance WISCONSIN

★ Warranty Deed; Quitclaim Deed; Special Warranty Deed; Other Special Deeds

State Encumbrance Forms WISCONSIN

★ Mortgage

Customary Closing Entity WISCONSIN

★ Title or Escrow Company; Others

Commitment Issued? Duration? WISCONSIN

★ Yes; 6 Months

When Is Invoice Issued? WISCONSIN

★ With Commitment

Deed Transfer Tax? WISCONSIN

★ Yes; Real Estate Transfer Fee

Mortgage Tax? WISCONSIN

★ No

Leasehold Tax? WISCONSIN

★ No

Remote Online Notarization (RON) Status WISCONSIN

★ In Effect

CUSTOMARY SPLITSOwner's Policy Premium WISCONSIN

★ Seller Pays

Loan Policy Premium WISCONSIN

★ Buyer Pays

Title Search and Exam Fees WISCONSIN

★ Included in Premium

Survey Charges WISCONSIN

★ Negotiable

Deed Transfer Tax WISCONSIN

★ Seller Pays

Mortgage Tax WISCONSIN

★ Not Applicable

Closing Fees WISCONSIN

★ Buyer Pays Loan Closing Fees; Seller Pays Deed Closing Fees

Recording Fees WISCONSIN★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



REAL ESTATE LAWS & CUSTOMS

WYOMING

Title Insurance Rates WYOMING

★ Filed

Form of Conveyance WYOMING

★ Warranty Deed; Quitclaim Deed; Special Warranty Deed

State Encumbrance Forms WYOMING

★ Deed of Trust (Preferred); Mortgage

Customary Closing Entity WYOMING

★ Title Company

Commitment Issued? Duration? WYOMING

★ Yes; 6 Months

When Is Invoice Issued? WYOMING

★ At Closing; Sometimes with Policy Issuance

Deed Transfer Tax? WYOMING

★ No

Mortgage Tax? WYOMING

★ No

Leasehold Tax? WYOMING

★ No

Remote Online Notarization (RON) Status WYOMING

★ Not Permitted

CUSTOMARY SPLITS

Owner's Policy Premium WYOMING

★ Seller Pays

Loan Policy Premium WYOMING

★ Buyer Pays

Title Search and Exam Fees WYOMING

★ Included in Premium

Survey Charges WYOMING

★ Negotiable

Deed Transfer Tax WYOMING

★ Not Applicable

Mortgage Tax WYOMING

★ Not Applicable

Closing Fees WYOMING

★ Divided Equally

Recording Fees WYOMING★ Buyer Pays to Record Deed and Mortgage
Seller Pays to Record Documents to Remove Encumbrances



Old Republic National Commercial Title Services (NCTS) Locations



Toll Free: 844.678.7353

Online: [ORNCTS.com](https://orncts.com)

Boston | Chicago | City of Industry | Hoboken | Houston | Las Vegas | Los Angeles
New York | San Diego | San Francisco | Seattle | Tampa

NCTS – Boston

1 West Foster Street
Suite 2
Melrose, MA 02176-3879
Phone: 857.317.7630

NCTS – Houston

5718 Westheimer Road
Suite 1700
Houston, TX 77057-5788
Phone: 713.789.0680

NCTS – San Diego

402 West Broadway
Suite 400
San Diego, CA 92101-3554
Phone: 619.446.5643

NCTS – Chicago

20 South Clark Street
Suite 2900
Chicago, IL 60603-1819
Phone: 312.641.7799

NCTS – Las Vegas

7201 W. Lake Mead Blvd.
Building A, Suite 270
Las Vegas, NV 89128-8347
Phone: 702.240.0231

NCTS – San Francisco

275 Battery Street
15th Floor
San Francisco, CA 94111-3334
Phone: 415.248.7167

NCTS – City of Industry

17700 Castleton Street
Suite 401
City of Industry, CA 91748-1700
Phone: 626.225.7050

NCTS – Los Angeles

241 South Figueroa Street
Suite 200
Los Angeles, CA 90012-4692
Phone: 213.204.7010

NCTS – Seattle

1111 Third Avenue
Suite 820
Seattle, WA 98101-3249
Phone: 206.268.6654

NCTS – Hoboken

2 Hudson Place
5th Floor
Hoboken, NJ 07030-5616
Phone: 201.610.9455

NCTS – New York

521 Fifth Avenue
23rd Floor
New York City, NY 10175-0003
Phone: 212.599.1300

NCTS – Tampa

1408 North Westshore Blvd.
Suite 900
Tampa, FL 33607-4535
Phone: 612.371.1123



OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

National Commercial Title Services

NATIONAL EXPERIENCE
LOCAL **EXPERTISE**



OLD REPUBLIC INSURANCE GROUP

Published 7/2021 | ©2021 Old Republic Title | All rights reserved | Old Republic Title's underwriters are Old Republic National Title Insurance Company and American Guaranty Title Insurance Company. Old Republic Title is not liable for the accuracy of the information contained herein and cannot be held liable for any third party claims, losses, or damage in connection with the use of the information contained herein.

orncts.com