

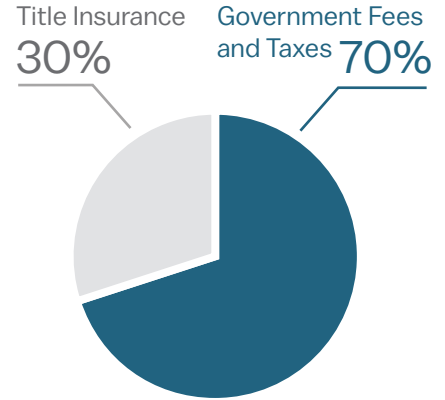
NYS Land Title Association

Zone 1

ONONDAGA COUNTY

SYRACUSE - PERCENTAGE OF CLOSING COSTS

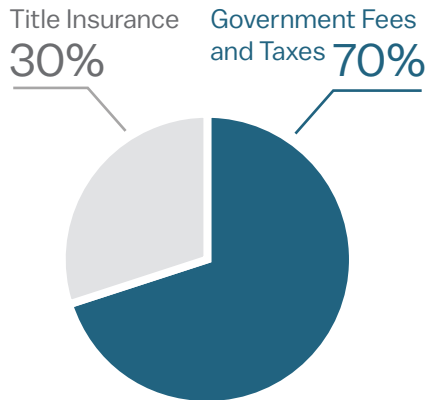
Purchase Price
\$140,000.00
Mortgage
\$112,000.00
Full Mortgage Tax
\$1,095.00
Transfer Taxes
\$560.00
Recording Charges
\$525.00
Title Insurance
\$942.00
Total Closing Costs
\$3,122.00



MONROE COUNTY

ROCHESTER - PERCENTAGE OF CLOSING COSTS

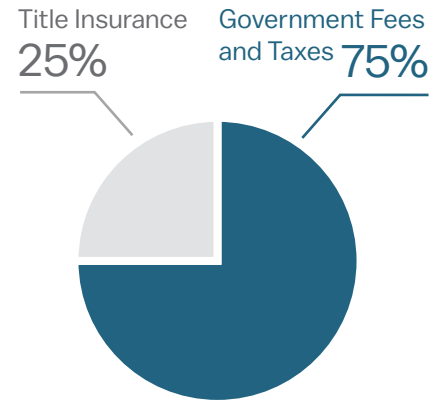
Purchase Price
\$140,000.00
Mortgage
\$112,000.00
Full Mortgage Tax
\$1,095.00
Transfer Taxes
\$560.00
Recording Charges
\$525.00
Title Insurance
\$942.00
Total Closing Costs
\$3,122.00



ERIE COUNTY

BUFFALO - PERCENTAGE OF CLOSING COSTS

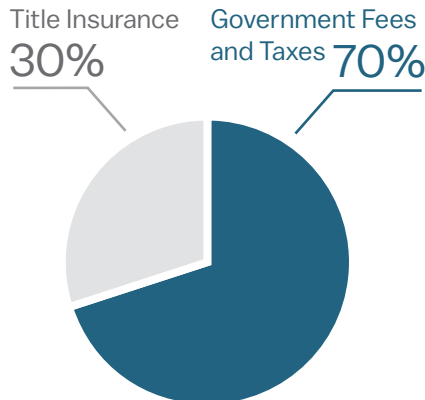
Purchase Price
\$150,000.00
Mortgage
\$120,000.00
Full Mortgage Tax
\$1,175.00
Transfer Taxes
\$1,350.00
Recording Charges
\$525.00
Title Insurance
\$984.00
Total Closing Costs
\$4,034.00



CLINTON COUNTY

BLACK BROOK - PERCENTAGE OF CLOSING COSTS

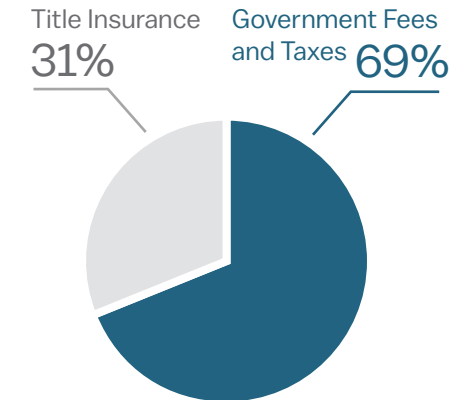
Purchase Price
\$135,000.00
Mortgage
\$108,000.00
Full Mortgage Tax
\$1,055.00
Transfer Taxes
\$540.00
Recording Charges
\$525.00
Title Insurance
\$921.00
Total Closing Costs
\$3,041.00



FRANKLIN COUNTY

BELLMONT - PERCENTAGE OF CLOSING COSTS

Purchase Price
\$90,000.00
Mortgage
\$72,000.00
Full Mortgage Tax
\$695.00
Transfer Taxes
\$360.00
Recording Charges
\$525.00
Title Insurance
\$719.00
Total Closing Costs
\$2,299.00



* Residential transactions, simultaneous rate * Mortgage 80/20 loan to value

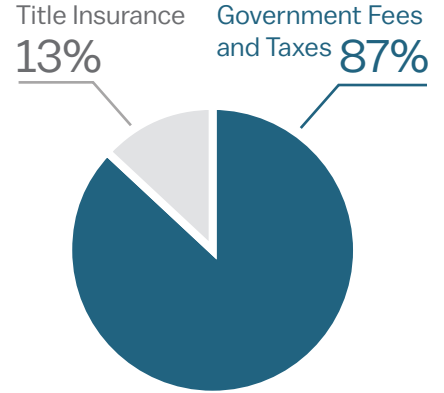
NYS Land Title Association

Zone 2

WESTCHESTER COUNTY

YONKERS - PERCENTAGE OF CLOSING COSTS

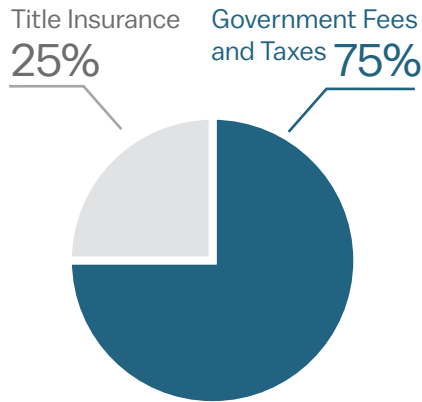
Purchase Price
\$600,000.00
Mortgage
\$480,000.00
Full Mortgage Tax
\$8,610.00
Transfer Taxes
\$11,400.00
Recording Charges
\$525.00
Title Insurance
\$3,091.00
Total Closing Costs
\$23,626.00



NASSAU COUNTY

GARDEN CITY - PERCENTAGE OF CLOSING COSTS

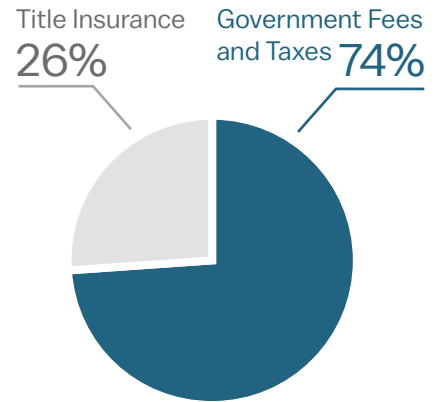
Purchase Price
\$450,000.00
Mortgage
\$360,000.00
Full Mortgage Tax
\$3,750.00
Transfer Taxes
\$1,800.00
Recording Charges
\$1,795.00
Title Insurance
\$2,437.00
Total Closing Costs
\$9,782.00



SUFFOLK COUNTY

HAUPPAUGE - PERCENTAGE OF CLOSING COSTS

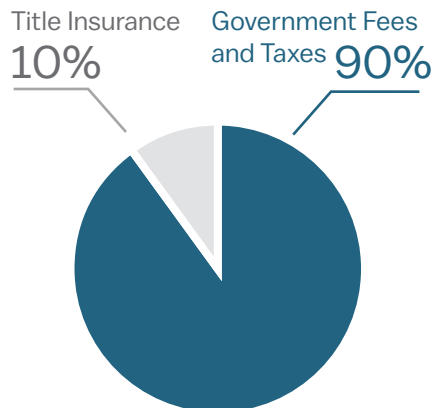
Purchase Price
\$300,000.00
Mortgage
\$240,000.00
Full Mortgage Tax
\$2,490.00
Transfer Taxes
\$1,200.00
Recording Charges
\$1,185.00
Title Insurance
\$1,749.00
Total Closing Costs
\$6,624.00



NEW YORK COUNTY

MANHATTAN - PERCENTAGE OF CLOSING COSTS

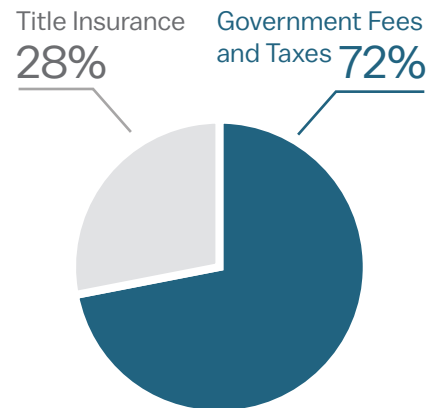
Purchase Price
\$1,600,000.00
Mortgage
\$1,280,000.00
Full Mortgage Tax
\$27,810.00
Transfer Taxes
\$45,200.00
Recording Charges
\$489.00
Title Insurance
\$8,090.00
Total Closing Costs
\$81,589.00



ALBANY COUNTY

ALBANY - PERCENTAGE OF CLOSING COSTS

Purchase Price
\$200,000.00
Mortgage
\$160,000.00
Full Mortgage Tax
\$1,975.00
Transfer Taxes
\$800.00
Recording Charges
\$525.00
Title Insurance
\$1,291.00
Total Closing Costs
\$4,591.00



* Residential transactions, simultaneous rate * Mortgage 80/20 loan to value