



Real Estate Customs

Your State-by-State Guide

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Real Estate Customs by State

BUYER SELLER

| State | Owner's Policy | Loan Policy | Search: Exam, Attorney, Abstract Fees | Transfer Taxes | Escrow Fees | Recording/Filing Fees |
|----------------------|---|---------------------------|--|--|---|--|
| Alabama | Negotiable, usually Seller | | Negotiable | | Negotiable | Negotiable |
| Alaska | | | Included in premium | N/A | Divided Equally | Divided Equally |
| Arizona | | | Included in premium | Affidavit of Real Property Value must be submitted with deed for recording. Seller pays for filing | Divided Equally | Buyer pays to record Deed & Mortgage Seller pays for recording docs to remove encumbrances |
| Arkansas | | | Negotiable, usually Seller | Customarily Split | Divided Equally | Negotiable, usually Buyer |
| California | Varies | | Included in premium | Seller pays County tax City tax varies | Varies by County | Seller pays recording fees on documents needed to clear title |
| Colorado | | | Included in premium for most counties except for multi-chains of title or special services. Third-party vendor charges may also apply. | | Divided Equally | |
| Connecticut | | | | All deeds must be accompanied by a Conveyance Tax Return even if transfer is exempt | Negotiable | Buyer pays for recording Deed & Mortgage documents Seller pays for recording of releases |
| Delaware | | | | Divided Equally | Negotiable | Negotiable |
| District of Columbia | Negotiable | Negotiable | Negotiable | Buyer pays Recordation Tax Seller pays Transfer Tax | Negotiable | Negotiable |
| Florida | There is no regulation regarding who typically pays premium however, customarily, seller pays in Florida with the exception of Miami-Dade, Broward and Palm Beach counties. Orange County was once typically seller but we are now seeing that county as negotiable | | Negotiable, usually Seller | Negotiable, usually Seller | Negotiable | Buyer pays for per page cost of deed recording Seller pays transfer tax |
| Georgia | Negotiable | | Negotiable | | Negotiable | Varies |
| Hawaii | Commercial - negotiable Typical residential split - Buyer 40% and Seller 60% | | Included in premium unless extra chain charges or a long/historical search | Negotiable, usually Seller | Divided Equally | |
| Idaho | Negotiable, usually Buyer pays for extended coverage portion of premium Seller pays for standard coverage of premium | Negotiable, usually Buyer | Included in premium | N/A | Negotiable, usually Divided Equally | Buyer pays for Deed of Trust or Mortgage Seller pays to record conveyance Deed and release docs |
| Illinois | Negotiable, usually Seller | | Buyer pays loan policy charges Seller pays any abstract charges - fees vary | Local transfer tax determined by municipal ordinance Seller pays State and County | Divided Equally | Buyer pays for recording Deed and Mortgage docs Seller pays for recording of releases |
| Indiana | Negotiable, usually Seller | Negotiable, usually Buyer | May be charged as Additional Fees | N/A | Negotiable, usually Divided Equally | Negotiable, usually Buyer pays for instruments of conveyance and financing Seller pays for instruments to clear title |
| Iowa | Negotiable | | Buyer pays post-closing charges Seller pays pre-closing and abstract charges | | Buyer pays post-closing charges Seller pays pre-closing exam and abstracting | Buyer pays all other recording fees Seller pays for recording release of encumbrances |
| Kansas | Negotiable | | | N/A | Negotiable, Divided Equally if purchase contract silent | Buyer pays for recording of Deed |
| Kentucky | Negotiable | | | | | |
| Louisiana | Negotiable, usually Buyer | Negotiable, usually Buyer | Negotiable, usually Buyer | Varies | Generally Buyer pays but negotiable | Buyer pays all other recording fees Seller pays release of encumbrances |
| Maine | | | | Divided Equally | | Buyer pays recording fees Seller pays release recording fees |
| Maryland | Negotiable, usually Buyer | Negotiable, usually Buyer | Negotiable, usually Buyer | Negotiable, usually Divided Equally | Negotiable, usually Buyer | Negotiable, usually Buyer |
| Massachusetts | | | | | Negotiable | Buyer pays recording fees Seller pays release recording fees |
| Michigan | | | Negotiable, usually paid by Seller | | Negotiable, Divided Equally unless otherwise negotiated | Buyer pays for recording of Deed |
| Minnesota | Negotiable, usually Buyer | | Negotiable, usually paid by Seller | | Negotiable, usually shared by parties | Buyer pays to record Deed & Mortgage Seller pays for recording docs to remove encumbrances |
| Mississippi | Negotiable, usually Buyer | Negotiable, usually Buyer | Negotiable, usually Buyer | N/A | Negotiable | Negotiable, usually Buyer for recording fees Seller pays for removing encumbrances |
| Missouri | Varies by County - Negotiable | | Varies by County - Negotiable | N/A | Negotiable | Varies by County - Negotiable, normally Buyer |

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Title Insurance States: Alaska, California, Delaware, District of Columbia, Florida, Hawaii, Illinois, Iowa, Louisiana, Maine, Maryland, Massachusetts, Montana, Nevada, New York, North Dakota, Oklahoma, Pennsylvania, Rhode Island, South Dakota, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Source for eClosing RON status as of 09/05/2021: www.firstam.com/eclosing

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| State | Owner's Policy | Loan Policy | Search: Exam, Attorney, Abstract Fees | Transfer Taxes | Escrow Fees | Recording/Filing Fees |
|----------------|---|--|--|---|---|---|
| Montana | Negotiable, usually Buyer pays for extended coverage portion of premium. Seller pays for standard coverage of premium | Negotiable, usually buyer | Included in premium | N/A | Negotiable, usually Divided Equally | Buyer: Realty Transfer Certificate must be completed to record a Deed |
| Nebraska | Divided Equally | | Negotiable | Seller pays; \$2.25 per thousand | Divided Equally | Buyer pays to record Deed & Mortgage Seller pays for recording docs to remove encumbrances |
| Nevada | Seller pays standard coverage portion buyer pays additional for extended | | Included in premium | Seller pays, but can be negotiated | Divided Equally | Buyer pays to record Deed & Mortgage Seller pays for recording docs to remove encumbrances |
| New Hampshire | | | | Divided Equally | | Buyer pays recording fees Seller pays release recording fees |
| New Jersey | | | | Typically Buyer pays Mansion Tax Seller pays Realty Transfer Fee | Varies | Buyer pays to record Deed & Mortgage Seller pays for recording docs to remove encumbrances |
| New Mexico | Negotiable. Typically Seller pays standard coverage portion and Buyer pays additional for extended. | Negotiable. Typically, Buyer pays for loan policy/endorsements | Included in premium | N/A | Negotiable - customarily Divided Equally | Parties pay their own attorneys for doc preparation fees. Seller pays Deed; Buyer pays Mortgage |
| New York | | | Fully Negotiated (Zone 1) Included in Premium (Zone 2) | Payable by Seller except for the additional ("Mansion") tax, which if applicable, is payable by Buyer | N/A | Buyer pays to record Deed & Mortgage Seller pays for recording docs to remove encumbrances |
| North Carolina | | | | | Negotiable | Buyer pays to record all other documents Seller pays to record Deed and release of any encumbrances |
| North Dakota | Negotiable, usually Buyer | Borrower | Seller pays for abstract only | N/A | Negotiable | Buyer pays to record Deed & Mortgage Seller pays for recording docs to remove encumbrances |
| Ohio | Negotiable | | | | Negotiable, usually Divided Equally | Buyer pays to record Deed & Mortgage Seller pays for recording docs to remove encumbrances |
| Oklahoma | Negotiable | Negotiable | Attorneys' opinions vary by local practice; abstract fees are various rates filed by each abstract company | Negotiable | Negotiable | Buyer pays to record Mortgage Seller pays recording for any docs to convey or disencumber the property |
| Oregon | Buyer pays for extended coverage portion of premium Seller pays for standard coverage premium | | Included in premium | Only in Washington County— Negotiable, but customarily divided equally | Divided Equally | |
| Pennsylvania | Buyer to pay for both their owner's policy and the lender's loan policy. | Buyer to pay for both their owner's policy and the lender's loan policy. | Included in premium | Divided Equally | Included in premium | Buyer pays to record Deed & Mortgage Seller pays to record release documents |
| Rhode Island | | | | | | Buyer pays to record Deed, Mortgage & Assignment Seller pays for recording docs to remove encumbrances |
| South Carolina | | | Search, etc. are NOT included in premium, fees established by attorney-agent | \$3.70/\$1000 | Negotiable | Value may be required; Buyer pays to record Deed & Mortgage Seller pays to record release documents |
| South Dakota | Split is required only when licensed abstractor must sign | Split is required only when licensed abstractor must sign | Varies by County | | Varies by County | Buyer pays to record Deed & Mortgage Seller pays for recording docs to remove encumbrances |
| Tennessee | Negotiable | | Negotiable except in those counties where search and exam fees are included in the premium | | Negotiable | Buyer pays to record Deed & Deed of Trust Seller pays for recording releases |
| Texas | Buyer pays for endorsements Seller pays base premium | | Included in premium | N/A | Negotiable | Buyer pays to record Deed & Mortgage Seller pays for recording docs to remove encumbrances |
| Utah | Negotiable, usually Seller | | Included in premium; may be additional "Special Project" charge | N/A | Varies by transaction. Usually split equally, but the rates are not promulgated. | Buyer pays to record Deed & Mortgage Seller pays to record docs to remove encumbrances |
| Vermont | | | | | Negotiable. Closing normally handled by attorney performing the title examination | |
| Virginia | Negotiable, usually Buyer | Negotiable, usually Buyer | Negotiable, usually Buyer | Buyer normally pays State & Local Taxes Seller pays Grantor's Tax | Negotiable | Buyer pays to record Deed & Mortgage Seller pays to record docs to remove encumbrances |
| Washington | Negotiable, usually Buyer pays for extended coverage portion of premium. Seller pays for standard coverage of premium | | Included in premium | Seller pays Real Estate Excise Tax | Divided Equally | |
| West Virginia | Negotiable, usually Buyer | Negotiable, usually Buyer | Buyer Exam fees not included in premium; fees established by examining attorney | Typically paid by Seller | Negotiable. Typically paid by Buyer | Typically paid by Buyer |
| Wisconsin | | | Negotiable | | Divided Equally | Buyer pays to record Deed & Mortgage Seller pays for recording docs to remove encumbrances |
| Wyoming | Negotiable, usually Seller | Negotiable, usually Buyer | Included in premium | N/A | Negotiable, usually Divided Equally | Buyer pays to record Deed & Mortgage Seller pays for recording docs to remove encumbrances |

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Source for eClosing RON status as of 09/05/2021: www.firstam.com/eclosing

Real Estate Customs by State

YES NO

| State | Mortgage Tax | Leasehold Tax | UCC Designation | UCC Status | eClosing: RON Status |
|----------------------|---|--|-----------------|------------|----------------------------------|
| Alabama | Yes | Yes | P&C | Authorized | Legislation Proposed, Not Passed |
| Alaska | | | Title | Authorized | Law Passed |
| Arizona | | | P&C | Authorized | Law Passed |
| Arkansas | | | P&C | Authorized | Law Passed |
| California | | Yes. Applies to all leases of 35 years or more; whether options to extend are counted for lease term varies by County | Title | Authorized | Legislation Pending |
| Colorado | | | P&C | Authorized | Law Passed |
| Connecticut | | Unless duration is tantamount to a conveyance, e.g., 99 years | P&C | Authorized | Legislation Proposed, Not Passed |
| Delaware | | Unless lease exceeds 5 years | Title | Authorized | No Legislation |
| District of Columbia | Recordation Tax on Money loaned subject to any applicable exemptions | Excludes leases with terms of less than 30 years including options to renew | Title | Authorized | Legislation Pending |
| Florida | Both Documentary Stamp Tax and Non-Recurring Intangible Tax | No. Unless there is a determinable consideration other than the future duty to pay rent (for example, assignment of leasehold) | Title | Authorized | Law Passed |
| Georgia | Intangible Recording Tax | | P&C | Authorized | Legislation Proposed, Not Passed |
| Hawaii | | Applied where unexpired term is for 5 years or more – See Deed Transfer Tax | Title | Authorized | Law Passed |
| Idaho | | | P&C | Authorized | Law Passed |
| Illinois | | Assignments of lessee's interest in a lease with a term of 30 years or more. Affects state, county, Chicago and other municipalities. Chicago also taxes creation of long-term ground leases | Title | Authorized | Law Passed |
| Indiana | | | P&C | Authorized | Law Passed |
| Iowa | | | Title | Authorized | Law Passed |
| Kansas | Mortgage Registration Tax Mortgage tax phased out January 1, 2019 | | P&C | Authorized | Law Passed |
| Kentucky | | | P&C | Authorized | Law Passed |
| Louisiana | Documentary transfer tax in Orleans Parish only | Orleans Parish only | Title | Authorized | Law Passed |
| Maine | | | Title | Authorized | Legislation Proposed, Not Passed |
| Maryland | Counties vary; may have Document Stamp, Recording Tax and County Transfer Tax | Yes. State Transfer and State Recording Tax do not apply to leases of 7 years or less with renewals of 7 years or less; County Transfer Tax varies | Title | Authorized | Law Passed |
| Massachusetts | | Unless duration is tantamount to a conveyance, e.g., 99 years | Title | Authorized | Legislation Pending |
| Michigan | | | P&C | Authorized | Law Passed |
| Minnesota | Mortgage Registry Tax | | P&C | Authorized | Law Passed |
| Mississippi | | | P&C | Authorized | No Legislation |

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Real Estate Customs by State

YES NO

| State | Mortgage Tax | Leasehold Tax | UCC Designation | UCC Status | eClosing: RON Status |
|----------------|-----------------------------------|--|-----------------|------------|----------------------|
| Missouri | | | P&C | Authorized | Law Passed |
| Montana | | | Title | Authorized | Law Passed |
| Nebraska | N/A | N/A | P&C | Authorized | Law Passed |
| Nevada | | | Title | Authorized | Law Passed |
| New Hampshire | | Unless duration is tantamount to a conveyance, e.g., 99 years | P&C | Authorized | Legislation Pending |
| New Jersey | | Not applicable if lease is less than 99 years including renewals | P&C | Authorized | Law Passed |
| New Mexico | | | P&C | Authorized | Law Passed |
| New York | Varies by County | N.Y. State Transfer Tax | Title | Authorized | Legislation Pending |
| North Carolina | | Only in Currituck and Dare County | P&C | Authorized | Legislation Pending |
| North Dakota | | | Title | Authorized | Law Passed |
| Ohio | | None, except for leaseholds, which are renewable forever | P&C | Authorized | Law Passed |
| Oklahoma | Buyer usually pays | | Title | Authorized | Law Passed |
| Oregon | | | P&C | Pending | Law Passed |
| Pennsylvania | No | Possible Tax - consult with local office | P&C | Authorized | Law Passed |
| Rhode Island | | | Title | Authorized | Legislation Pending |
| South Carolina | No | | P&C | Authorized | Legislation Pending |
| South Dakota | No | | Title | Authorized | Law Passed |
| Tennessee | | | P&C | Authorized | Law Passed |
| Texas | | | Title | Authorized | Law Passed |
| Utah | | | Title | Authorized | Law Passed |
| Vermont | | Unless lease is 50 years or more | Title | Authorized | Law Passed |
| Virginia | State, City, and County may apply | State, City, and County may apply | Title | Authorized | Law Passed |
| Washington | | | Title | Authorized | Law Passed |
| West Virginia | None | Real Estate Excise Tax applies to value of any improvements transferred. | Title | Authorized | Law Passed |
| Wisconsin | | Unless lease is 99 years or more | Title | Authorized | Law Passed |
| Wyoming | N/A | N/A | Title | Authorized | Law Passed |

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Real Estate Customs by State

YES NO

| State | Title Insurance Rates | Form of Conveyance | State Encumbrance Forms | Attorney State | Preliminary Report or Commitment | Deed Transfer Tax |
|----------------------|---|---|--|---|--|--|
| Alabama | Filed Rate | Warranty Deed | Deed of Trust Mortgage | | Commitment Only | Recordation Tax |
| Alaska | Filed Rate | Warranty Deed | Deed of Trust | | Commitment Only | |
| Arizona | Filed Rate | Warranty Deed | Deed of Trust Mortgage | | Commitment Only | |
| Arkansas | Not Filed | Warranty Deed | Deed of Trust Mortgage | | Commitment Only | Based on full consideration set forth in Affidavit of Value |
| California | Filed Rate | Grant Deed | Deed of Trust | | Preliminary Report; Commitment upon request | County Documentary Transfer Tax City Tax (in some cities) |
| Colorado | Filed Rate | Warranty Deed, Special Warranty Deed, Bargain and Sale Deed (rare), or Quitclaim Deed | Deed of Trust/Public Trustee for each County | | Commitment Only | Documentary Fee City Transfer Fee (in some cities) |
| Connecticut | Filed Rate | Warranty Deed Quitclaim Deed | Mortgage | | Commitment Only | City Conveyance Tax State Conveyance Tax |
| Delaware | Filed Rate | Special Warranty Deed | Mortgage | | Commitment Only | State Transfer Tax Local Transfer Tax |
| District of Columbia | Filed Rate | Special Warranty Deed | Deed of Trust with Private Power of Sale | | Commitment Only | Transfer Tax Recordation Tax |
| Florida | Promulgated Rate by State Insurance Department | Special Warranty Deed or Warranty Deed | Mortgage | | Commitment Only | Documentary Stamp Tax plus surtax (in Miami-Dade County) |
| Georgia | Published Rate | Warranty Deed | Deed to Secure Debt Mortgage (rare) | | Commitment Only | Real Estate Transfer Tax must be accompanied by Real Estate Transfer Tax Declaration Form |
| Hawaii | Posted Rate | Warranty Deed | Mortgage | | Commitment; Preliminary Report for informational reports | State Conveyance Tax Certificate Form must accompany Deeds, Leases & Assignments thereof, and Agreements of Sale |
| Idaho | Filed Rate | Warranty Deed | Deed of Trust Mortgage | | Commitment Only | |
| Illinois | Not Filed | Warranty Deed Special Warranty Deed Quitclaim Deed | Mortgage | Varies by location | Commitment Only | State, County and in some cases, a Municipal Transfer Tax |
| Indiana | Filed Rate | Warranty Deed | Mortgage | | Commitment Only | |
| Iowa | No title insurance companies are licensed within the state. Title policies written outside state. | Warranty Deed Special Warranty Deed Quitclaim Deed | Mortgage | | Commitment Only | Real Estate Transfer Tax. A Real Estate Transfer Declaration of Value and a Ground Water Hazard Statement must accompany all Deeds to be recorded. |
| Kansas | Filed Rate up to \$500,000 | Warranty Deed | Mortgage | | Commitment Only | Sales Validation Questionnaire must accompany all Deeds to be recorded |
| Kentucky | Filed Rate | Warranty Deed | Mortgage | | Commitment Only | |
| Louisiana | Filed Rate | Warranty Deed or Act of Sale | Mortgage | Licensed LA attorney must examine title & render written title opinion. All commitments & policies must be signed by LA Licensed Producer | Commitment Only | Orleans Parish Only |
| Maine | Filed Rate up to \$1 million | Warranty Deed | Mortgage | | Commitment Only | A Declaration of Value must accompany Deeds to be recorded |
| Maryland | Filed Rate | Special Warranty Deed (preferred) | Mortgage (rare) and Deed of Trust | Yes; most documents must be approved by a Maryland attorney prior to recordation | Commitment Only | Recordation Tax, State Transfer Tax and Country Transfer Tax |
| Massachusetts | Not Filed | Quitclaim Deed Warranty Deed | Mortgage | | Commitment Only | Deed stamps based on consideration in Deed. Extra county taxes in Barnstable. Land Bank fee in Dukes & Nantucket Counties |
| Michigan | Filed Rate | Warranty Deed | Mortgage | | Commitment Only | Based on full consideration set forth on face of Deed or on a Real Estate Transfer Tax Valuation Affidavit |
| Minnesota | Filed Rate up to \$1 million | Warranty Deed | Mortgage | | Commitment Only | State Deed Tax. A Certificate of Real Estate Value and Well Disclosure Certificate must accompany all Deeds to be recorded |
| Mississippi | Not Filed | Warranty Deed | Deed of Trust | | Commitment Only | |

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YES NO

| State | Title Insurance Rates | Form of Conveyance | State Encumbrance Forms | Attorney State | Preliminary Report or Commitment | Deed Transfer Tax |
|----------------|---|--|---|--|--|--|
| Missouri | Filed Rate | Warranty Deed | Deed of Trust | | Commitment Only | |
| Montana | Filed Rate | Customary (non-statutory) forms: Warranty Deed and Quitclaim Deed | Land Sales Contract Deed of Trust Mortgage (not to exceed 40 acres) | | Commitment Only | |
| Nebraska | Filed Rate | Warranty Deed | Deed of Trust Mortgage | | Commitment Only | \$2.25 per thousand: Documentary Stamp Act Real Estate Transfer Statement filed with Deed |
| Nevada | Filed Rate | Grant Deed Bargain and Sale Deed Quitclaim Deed | Deed of Trust | | Commitment Only | Real Property Transfer Tax |
| New Hampshire | Filed Rate up to \$1 million | Warranty Deed Quitclaim Deed | Mortgage | | Commitment Only | Real Property Transfer Tax |
| New Jersey | Filed Rate | Bargain and Sale Deed | Mortgage | Varies per location | Commitment Only | Realty Transfer Fee and Mansion Tax |
| New Mexico | Promulgated Rate by State Insurance Department | Warranty Deed New Mexico Real Estate Contract | Deed of Trust Mortgage | | Commitment Only | |
| New York | Filed Rate | Warranty Deed (Zone 1) Bargain and Sale Deed (Zone 2) | Mortgage | | Certificate of Title | N.Y. State Transfer Tax. Local Transfer Tax depends on location of property |
| North Carolina | Filed Rate | Warranty Deed | Deed of Trust | | Commitment Only | Excise tax on conveyances (plus additional transfer tax in some coastal counties) |
| North Dakota | Filed Rate | Warranty Deed | Mortgage | Abstracts and Attorneys' opinions are required to issue any title insurance commitment | Commitment Only | No tax required, but deed must be recorded with a Statement of Full Consideration |
| Ohio | Filed Rate | Warranty Deed Quitclaim Deed Limited Warranty Deed | Mortgage | | Commitment Only | Amount varies by County from \$1 - \$4 per thousand. \$0.50 per parcel transfer tax |
| Oklahoma | Not Filed | Warranty Deed | Mortgage | Abstracts and Attorneys' opinions are required to issue any title insurance policy | Commitment Only | Documentary Stamp Tax |
| Oregon | Filed Rate | Statutory: Warranty Deed, Special Warranty Deed, Bargain and Sale Deed and Quitclaim Deed (rare) | Deed of Trust Mortgage (rare) | | Preliminary Report; Commitment upon request | Real Property Transfer Tax assessed in Washington County only |
| Pennsylvania | Filed Rate through the Title Insurance Rating Bureau of Pennsylvania (TIRBOP) | Special Warranty Deed | Mortgage | | Commitment Only | Realty Transfer Tax |
| Rhode Island | Filed to \$2 million | Warranty Deed Quitclaim Deed Bargain Sale Deed | Mortgage | | Commitment Only | Real Estate Conveyance Tax |
| South Carolina | Filed Rate | Warranty Deed | Mortgage | Yes | Commitment Only | Documentary Stamp Tax |
| South Dakota | Filed Rate | Warranty Deed | Mortgage | Policy must be signed by a licensed abstractor for a fee in county where property is located | Commitment Only | Certificate of Real Estate Value must be filed with deed. Transfer tax: \$.50 per \$500 or fraction thereof |
| Tennessee | Filed Rate | Warranty Deed Quitclaim Deed Special Warranty Deed | Deed of Trust Mortgage (rare) | | Commitment Only | Warranty Deed: tax on greater of consideration paid or property value Quitclaim Deed: tax on consideration paid |
| Texas | Promulgated Rate by State Insurance Department | Warranty Deed Special Warranty Deed | Deed of Trust Mortgage (rare) | | Commitment Only | |
| Utah | Filed Rate | Warranty Deed | Deed of Trust Mortgage | | Commitment Only | |
| Vermont | Filed Rate up to \$1 million | Warranty Deed Quitclaim Deed Fiduciary Deed | Mortgage | | Commitment Only | Property Transfer Tax—Declaration required |
| Virginia | Not Filed | Warranty Deed Special Warranty Deed | Deed of Trust | Deeds must be prepared by a non-title company attorney | Commitment Only | Recordation Tax and Grantor Tax. Local recording taxes as authorized by the State |
| Washington | Filed Rate (Subject to State sales tax) | Statutory Warranty Deed Bargain and Sale Deed | Deed of Trust Mortgage | | Commitment Only | Real Estate Excise Tax based on graduated percentages of selling price, and Local Excise Tax percentage of selling price |
| West Virginia | Filed Rate | Warranty Deed | Deed of Trust | Attorney must certify title, prepare Deeds and Deeds of Trust and conduct settlement | Commitment Only | Transfer Tax and Nonresident Withholding Tax |
| Wisconsin | Filed Rate | Warranty Deed | Mortgage | | Commitment Only | Real Estate Transfer Tax |
| Wyoming | Filed Rate | Warranty Deed | Mortgage | | Commitment Only | Statement of Consideration must be completed to record a Deed |

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