



## **Spruce Land Services Standard Fees—New York State**

**Title Premiums:** Rates of title insurance premiums are promulgated by the New York State Department of Financial Services. Applicants receive all statutory discounts and rates that they are eligible for. The promulgated rates are available at <http://www.tirsa.org/files/113117400.pdf>

**Reissue Rate Eligibility:** Any applicant (as long as they remain in title with no deed transfer) who has purchased or refinanced their home within 10 years of the current transaction receives the reissue rate.

**Notary/Title Closer Charge:** Per NY DFS regulations, Spruce does not allow its closers to charge a fee or accept a gratuity.

**SEARCH FEES:** Spruce Land Services does not charge customers for title search fees.

**RECORDING FEES:** Varies by location, but Spruce Land Services will never charge more than the actual costs of recording.

These fees are disclosed pursuant to DFS regulatory requirements set forth in Section 35.6 (b) of the New York State Insurance Regulations. This disclosure is of our estimated fees which may not be applicable to your specific transaction. These are not all fees that your transaction may be subject to. Formal quotes may be requested by e-mailing [orders@spruce.co](mailto:orders@spruce.co). These fees are subject to change at anytime.

Spruce Land Services LLC  
50 Broad St., Suite 704, New York, NY 10004  
888-665-7535