

By Geographic Area

Sacramento Area					
Company	City	Title Insurance Fees	Escrow Fees	Additional Fees	Notes
Chicago Title	Sacramento	\$740.00	\$440.00	Courier \$13.25 Recording \$80.00 Notary \$50.00 Endorsements \$50.00	
Commonwealth Land Title	Sacramento	\$833.00	\$441.00		Fees can vary depending on the lender because some lenders have a special relationship with the escrow officers.
Fidelity National Title	Sacramento	\$740.25	\$520.00	Recording "less than \$75" Pay off \$9.35 each Document prep \$100	
First American Title	Fair Oaks	\$786.00	\$350.00		If only one mortgage on house and if borrower stays with same lender, title insurance fee would be reduced to \$714. Company representative offered to send a list of other ways to help reduce the rates.
Lawyers Title					None in this area.
Old Republic Title	Sacramento	\$759.00	\$300.00	Recording \$70.00 Notary \$30.00 p/person Courier\$50.00 Bank charges \$25.00	Recommended a lender from Atlas Funding Group when learned that borrower hadn't yet selected a lender.
Stewart Title	Sacramento	\$763.00	\$477.00	Wire \$20.00 Notary \$20.00 p/person Recording \$75.00 E-mail document \$75.00 Reconveyance \$45.00	

San Francisco Area					
Company	City	Title Insurance Fees	Escrow Fees	Additional Fees	Notes
Chicago Title	Daly City	\$740.00	\$420.00	Recording \$65 Notary \$45 (flexible estimates)	
Commonwealth Land Title Co.	San Francisco	\$729.00	\$420.00	Document prep \$50 Notary \$40 Courier \$40	
Fidelity National Title	San Francisco	\$740.25	\$400.00	Recording, Notary, Courier + other fees Estimate \$230	
First American Title					None in this area.
Lawyers Title					None in this area.
Old Republic Title	San Francisco	\$759.50	\$300.00 4/1/03: \$350		"price quoted for title insurance is 30%off the basic rate."
Stewart Title	Redwood City	\$763.00	\$250.00	Notary \$40 Recording \$75 Courier \$50 Endorsement est. \$25	
Fresno Area					
Company	City	Title Insurance Fees	Escrow Fees	Additional Fees	Notes
Chicago Title	Fresno	\$740.00	\$200.00		Fixed escrow fee regardless of refinance amount
Chicago Title Escrow					None in this area.
Commonwealth Land Title	Fresno				None in this area.
Fidelity National Title	Fresno	\$740.00	\$360.00		
First American Title Co.	Fresno	\$1122	\$250.00	Loan tie in \$75 Wire \$25 Fed Ex \$20 per doc. Pay offs \$20 per overnight	Title Insurance fee would be discounted to \$898 if refinance was done within last 5 years
Old Republic Title					None in this area.

Stewart Title of California Inc.	Fresno	\$763.00	\$250.00	Miscellaneous fee estimates: Loan tie in \$60 Notary \$10 per signature Wire \$15 Fed Ex \$18 Recording \$60	
Los Angeles Area					
Company	City	Title Insurance Fees	Escrow Fees	Additional Fees	Notes
Chicago Title Escrow	Sherman Oaks	\$740.00	\$500.00	Estimates: Messenger \$50.00 Doc. Preparation \$50.00 Notary \$125.00 Recording \$125.00	
Commonwealth Land Title	Beverly Hills	\$729.00	\$500.00	Courier \$25 Recording \$85 Notary \$50-\$125	
Fidelity National Title					None in this area.
First American Title					None in this area.
Lawyers Title	Pasadena (main office)	\$500.00	\$500.00		First call was accidentally disconnected. Upon second call, sales representative quoted a flat title fee of \$500 for the inconvenience and offered to adjust the escrow fee if it were lower than \$500. He also said he'd waive the sub-escrow fees (\$125) and the loan endorsements (\$50-\$200). Sales representative recommended selecting a title company closer to home to help further reduce fees such as courier services. Sales representative said he could offer referrals to 20 lenders.
Old Republic Title Co.	Glendale	\$759.00	\$425.00		Provides discount of \$42.50 off escrow charges for bundled services (many transactions with one lender). Only doing business with companies having current

					accounts with this office because of work load considerations.
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Stewart Title Co.	Glendale	\$763.00	\$500 (rough estimate)		Different lenders have variable rates with the escrow officers depending on the volume of business the lender gives them, that's why the escrow fee is just an estimate.
Stewart Title of California	Los Angeles	\$763.00	\$450.00		Title fee is 70% off the basic rate
San Diego Area					
Company	City	Title Insurance Fees	Escrow Fees	Additional Fees	Notes
Chicago Title	San Diego	\$740.00	\$450.00	Messenger \$25 Notary \$40 Loan tie-in fees \$75	
Chicago Title Escrow					None in this area.
Commonwealth Land Title	San Diego	\$729.00	\$350.00		
Fidelity National Title	San Diego	\$740.00	\$350.00		
First American Title					None in this area.
Lawyers Title	San Diego	\$739.00	\$425.00		If borrower has refinanced in the last year and one-half the title fee is discounted to \$633.00
Old Republic Title	San Diego	\$759.50	\$380.00		
Stewart Title Co.	San Diego	\$763.00	\$350.00	Recording \$100 (est.) Notary \$25 Endorsements \$100 (est.)	