



Meredith Village Savings Bank offers a variety of products and Services - this listing is as of April 2025

DEPOSIT Products:

Personal Banking Products:

Checking Accounts:

Better Checking Account Features

- \$10 minimum deposit required to open account.
- No monthly service charge.
- A daily collected balance of \$100 is required to earn interest.
- \$500 Courtesy Pay limit.
- Unlimited check writing, online, mobile and telephone banking, bill pay, eStatements, combined statements, mobile deposit, night deposit, debit or ATM card, mobile wallet and cardholder controls are available at no additional cost.
- Mutual Benefits membership available for an additional fee.

Senior Checking Account Features

- Primary account holder must be at least 62 years old. Should account ownership change and the primary account holder is no longer 62+, the account will be transferred to a Better Checking Account.
- \$10 minimum deposit required to open account.
- No monthly service charge.
- A daily collected balance of \$100 is required to earn interest.
- \$750 Courtesy Pay limit.
- Standard style checks can be ordered at no additional charge. Other check styles are available at 50% off. This applies only to orders made through the Bank.
- Unlimited check writing, online, mobile and telephone banking, bill pay, eStatements, combined statements, mobile deposit, night deposit, debit or ATM card, mobile wallet and cardholder controls are available at no additional cost.
- Mutual Benefits membership available for an additional fee.

Mutual Benefits Checking Account Features

- \$10 minimum deposit required to open account.
- Monthly service charge:
 - Waived with a monthly average collected balance of \$10,000 or greater
 - \$3 with a monthly average collected balance of \$5,000-\$9,999.99
 - \$6 with a monthly average collected balance of less than \$5,000
- Interest is paid on a tiered rate. A daily collected balance of \$1,000 is required to earn interest.
- \$500 Courtesy Pay limit.
- Standard style checks can be ordered at no additional charge. Other check styles are available at 50% off. This applies only to orders made through the Bank.
- Unlimited check writing, online, mobile and telephone banking, bill pay, eStatements, combined statements, mobile deposit, night deposit, debit or ATM card, mobile wallet and cardholder controls are available at no additional cost.
- Mutual Benefits Perks & Protection level membership at no additional fee. Upgrade available.

Health Savings Account Features

- Account holders must follow federal regulations as identified by the IRS with Health Savings Accounts (HSA). This includes (but is not limited to) making deposits only if the account holder is also covered by a High Deductible Health Care plan.
- \$10 minimum deposit required to open account.
- No monthly service charge.
- Interest is paid on daily collected balance of \$.01 or greater.
- Interest earned on competitive tiered rates.
- \$25 non-refundable fee to transfer to an eligible Health Savings Account at another financial institution.
- Unlimited check writing, online, mobile and telephone banking, eStatements, mobile deposit, night deposit, debit card, mobile wallet and cardholder controls available at no additional cost.

Premier Checking Account Features

- \$10 minimum deposit required to open account.
- \$15 monthly service charge, waived with a \$15,000 combined monthly personal deposit and loan account balances or a relationship with MVSBS's wealth management affiliate. Combined monthly balance consists of a monthly average collected balance in all checking and savings, ledger balance for CDs, and all outstanding balances on home equity lines or credit, home equity loans, installment loans and mortgages owned and/or serviced by MVSBS.
- Interest is paid on a tiered rate. A daily collected balance of \$500 is required to earn interest.
- \$1,000 Courtesy Pay limit.
- Standard style checks can be ordered at no additional charge. Other check styles are available at 50% off. This applies only to orders made through the Bank.
- Discount on personal consumer loan interest rates with automatic withdrawal. This discount does not apply to home equity lines of credit or loans, collateral or stock loans, time loans or Check Reserve line of credit.
- Eligible to open Premier Money Market accounts with specialized rates.
- Waived CheckReserve Line of Credit annual fee, provided the account holder has notified the loan officer during the loan application process.
- Unlimited check writing, online, mobile and telephone banking, bill pay, eStatements, combined statements, mobile deposit, night deposit, debit or ATM card, mobile wallet and cardholder controls are available at no additional cost.
- Mutual Benefits⁴ membership available for an additional fee.

Savings Accounts:

Everyday Savings Account Features

- \$10 minimum deposit required to open account.
- No monthly service charge.
- Interest is paid on daily collected balance of \$100 or greater.
- Interest earned on competitive tiered rates.
- Online, mobile and telephone banking, eStatements, combined statements, mobile deposit, night deposit, and ATM card are available at no additional cost. Debit card, mobile wallet and cardholder controls are also available if card is linked to your checking or money market account.

Youth Savings Account Features

- Primary account holders must be under the age of 18 and a parent or legal guardian must be a joint owner on an account.
- Account will automatically convert to an Everyday Savings Account when the primary accountholder reaches the age of 18.
- \$1 minimum deposit required to open account and to earn interest.
- No monthly service charge.
- Online, mobile and telephone banking, eStatements, combined statements, mobile deposit, night deposit, and ATM card are available at no additional cost to accountholders age 16 or over with a parent/guardian on the account. Debit card, mobile wallet and cardholder controls are also available to accountholders age 16 or over with a parent/guardian on the account if card is linked to your checking account.

Everyday Money Market Account Features

- \$500 minimum deposit required to open account.
- No monthly service charge.
- Interest is paid on a daily collected balance of \$1,000 or greater.
- Interest earned on competitive tiered rates.
- \$750 Courtesy Pay Limit.
- Online, mobile and telephone banking, eStatements, combined statements, mobile deposit, night deposit, debit and/or ATM card are available at no additional cost.

Premier Money Market Account Features

- \$25,000 minimum deposit required to open account.
- \$10 monthly service charge waived with a monthly average collected balance of \$25,000.
- Interest is paid on a daily collected balance of \$25,000 or greater.
- Interest earned on competitive tiered rates.
- \$750 Courtesy Pay Limit.
- An active Premier Checking account in good standing is required:
 - Your associated checking account is “active” with 3 or more withdrawals or deposits within each statement cycle.
 - Your associated checking account is in “good standing” if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); and (2) there are no legal orders, levies or liens against your account.
- Online, mobile and telephone banking, eStatements, combined statements, mobile deposit, night deposit, debit and/or ATM card are available at no additional cost.

Goal Savings Account Disclosure

- No monthly service charge.
- This is an interest-bearing account.

High-Yield Savings Account Features

- \$100 minimum deposit required to open account.
- No monthly service charge.
- Interest¹ is paid on a daily collected balance of \$100 or greater.
- Interest earned on competitive tiered rates.

- Online banking, telephone banking, eStatements, combined statements, night deposit and ATM Card are available at no additional cost. Debit card, mobile wallet and cardholder controls are also available if card is linked to your checking or money market account.
- Mobile banking and mobile deposit are available at no additional cost to eligible customers.

■ \$100 - \$24,999.99	0.01% APY
■ \$25,000-\$49,999.99	1.00% APY
■ \$50,000 - \$99,999.99	2.00% APY
■ \$100,000 - \$249,999.99	2.50% APY
■ \$250,000 - \$499,999.99	3.50% APY
■ \$500,000 and above	4.00% APY

CD and IRA

- You may make unlimited deposits into your IRA CD. Deposits will not change the maturity date of the account.
- The minimum additional deposit to an IRA CD is \$25.00.
- The early withdrawal penalty will be waived for IRA customers 59 ½ and older.
- Premature distributions, under age 59 ½, outside of the renewal grace period, from IRA accounts will be subject to the early withdrawal penalty described above.

Business Banking Products

Checking Accounts:

Everyday Business Checking Features

- \$10 minimum deposit required to open account.
- No monthly service charge.
- Online and mobile banking, mobile deposit, bill pay, telephone banking, combined statements, eStatements, business debit card, mobile wallet cardholder controls, and night deposit are available at no additional cost.
- Expanded business solutions available at additional cost: Cash management, enhanced account analysis positive pay, deposit express remote deposit, sweeps and merchant credit card service. Contact a Business Development Officer for details.
- Mutual Benefits Business Partner preferred level benefits.

Premier Business Checking Features

- \$10 minimum deposit required to open account.
- \$10 monthly service charge.
- Earnings credit that can be used to offset service charge and service fees each statement cycle. If earnings credit exceeds the charges, there will be no service charges. Excess earnings credit per statement cycle cannot be applied to the account to offset future fees. For information about earnings credits, and the current rate, please see a Branch Services Representative.
- Online and mobile banking, mobile deposit, bill pay, telephone banking, combined statements, eStatements, business debit card, mobile wallet cardholder controls, and night deposit are available at no additional cost.
- Expanded business solutions available at additional cost: Cash management, enhanced account analysis positive pay, deposit express remote deposit, sweeps and merchant credit card service. Contact a Business Development Officer for details.
- Mutual Benefits Business Partner preferred level benefits.

Non-Profit Checking Account Features

- Checking account exclusively for community and non-profit corporations, organizations, associations, clubs and municipalities.
- \$10 minimum deposit required to open account.
- No monthly service charge.
- Interest² is paid on a daily collected balance of \$500 or greater.
- Interest earned on competitive tiered rates.
- Online and mobile banking, mobile deposit, bill pay, telephone banking, combined statements, eStatements, business debit card, mobile wallet cardholder controls, and night deposit are available at no additional cost.
- Expanded business solutions available at additional cost: Cash management, enhanced account analysis positive pay, deposit express remote deposit, sweeps and merchant credit card service. Contact a Business Development Officer for details.
- Mutual Benefits Business Partner preferred level benefits.

IOLTA Account Features (Interest on Lawyers Trust Account)

- Checking account exclusively for lawyers and law firms. All interest earned is sent automatically to the New Hampshire Bar Foundation.
- \$10 minimum deposit required to open account.
- No monthly service charge.
- Interest² is paid on a daily collected balance of \$1,000 or greater. All interest earned is sent automatically to the New Hampshire Bar Foundation.
- Interest earned on competitive tiered rates.
- Online and mobile banking, mobile deposit, bill pay, telephone banking, combined statements, eStatements, business debit card, mobile wallet cardholder controls, and night deposit are available at no additional cost.
- Expanded business solutions available at additional cost: Cash management, enhanced account analysis positive pay, deposit express remote deposit, sweeps and merchant credit card service. Contact a Business Development Officer for details.
- Mutual Benefits Business Partner preferred level benefits.

Savings Accounts:

Everyday Business Savings Account Features

- \$10 minimum deposit required to open account.
- No monthly service charge.
- Interest is paid on a daily collected balance of \$100 or greater.
- Interest earned on competitive tiered rates.
- Online and mobile banking, mobile deposit, telephone banking, eStatements, combined statements, and night deposit are available at no additional cost. Business debit card, mobile wallet and cardholder controls are also available if card is linked to a business checking or money market account.
- Mutual Benefits Business Partner preferred level benefits.

Everyday Business Money Market Account Features

- \$500 minimum deposit required to open account.
- No monthly service charge.
- Interest is paid on a daily collected balance of \$2,500 or greater.
- Interest earned on competitive tiered rates.
- Online and mobile banking, mobile deposit, telephone banking, eStatements, combined statements, and night deposit are available at no additional cost. Business debit card, mobile wallet and cardholder controls are also available if card is linked to a business checking or money market account.
- Mutual Benefits Business Partner preferred level benefits.

Premier Business Money Market Account Features

- \$25,000 minimum deposit required to open account.
- An active Business Checking account in good standing is required.
- \$10 monthly service charge waived with a monthly average collected balance of \$25,000.
- Interest is paid on a daily collected balance of \$25,000 or greater.
- Interest earned on competitive tiered rates.
- Online and mobile banking, mobile deposit, telephone banking, eStatements, combined statements, and night deposit are available at no additional cost. Business debit card, mobile wallet and cardholder controls are also available if card is linked to a business checking or money market account.
- Mutual Benefits Business Partner preferred level benefits.

Schedule of Fees

This is a summary of our most common fees and service charges. There may be other fees associated with specific accounts or functions that are not included here. Our customer service department will be glad to answer any questions you may have.

- **Account Transfer Fee for Health Savings Accounts**.....\$25
- **ATM/Debit Card Replacement Fee**.....\$10
- **Checks**
 - Money Orders.....\$3
(One free per day, per customer)
 - Treasurer’s Checks.....\$5
(One free per day, per customer)
- **Early Closing**
 - All Purpose Club.....\$15
(Closed within 90 days)
 - Checking.....\$15
(Closed within 6 months)
- **Escheatment**.....\$75
- **Inactive Fee**
 - Checking.....\$5 per month
(after 1 year of inactivity)
 - Savings\$5 per month
(after 3 years of inactivity)
- **Legal Processing Fee**.....\$125
(Garnishments, levies, writs)

- **Mutual Benefits Value-Added Membership**
 Mutual Benefits Membership Perks\$3 per month
 Mutual Benefits Membership Perks &
 Protection\$6 per month
 Mutual Benefits Membership Premier Perks
 & Protection\$9 per month

- **Overdrafts and Returned Items**

Overdraft and returned items fees apply to overdrafts created by check, in-person withdrawals, or other electronic means. As long as your account is not overdrawn by more than \$5 on any given day, you will not be charged overdraft or returned items fees.

- Continuous Overdraft Fee - Non-Personal
 Checking Accounts.....\$5 per day
 (After 5 business days negative \$5 or more)
 Overdraft Item Fee.....\$32.50
 (Maximum of 4 fees per business day for personal accounts)
 Uncollected Funds Fee.....\$31.50
 (Maximum of 4 fees per business day for personal accounts)
 Returned Item Fee\$32.50
 (Maximum of 4 fees per business day for personal accounts)

- **Returned Deposited Item Fee**.....\$12
- **Stop Payment Fee**\$35
- **Transfer Account (Acct) Protection Fee**....\$5 per transfer
- **Statements**
 Undeliverable Statement Fee\$5
 Monthly Statement Sent to Additional Address.... \$10
- **Wire Transfer Fee**
 Incoming Domestic Wires..... No charge
 Incoming Foreign Wires.....\$38
 Outgoing Domestic Wires.....\$25
 Outgoing Foreign Wires.....\$50

Commercial Products:

Construction Loans – generally interest only payments monthly during the construction phase of the loan (principal is advanced as % of the job is completed). Once construction is complete, the loan is then termed out and amortized on a term of up to 25 years. Security is a mortgage against real estate.

Commercial Real Estate Loans – principal and interest loan secured by a mortgage against the real estate with a repayment period of up to 25 years May also take a lien against all business assets if there is an operating company involved.

Revolving Lines of Credit – lines of credit used for working capital. Payments are generally interest only monthly and the customer can advance and pay down on the line during the term of the loan. Generally, the loan term is between 1 to 5 years. For the majority of the lines, there is a requirement that the line be paid to a zero balance for a minimum of 30 consecutive days annually.

Letter of Credit – there are 2 kinds of letters of credit, a financial letter and a performance letter. A borrower may be constructing a development including roadways and the town may require them to have a performance letter of credit to ensure that construction of the infrastructure is completed according to the town’s specification. An example of financial might be a company that will be using a large amount of electricity. The Electric Coop may require them to have a letter of credit to ensure payments by the company for the first 6 months, or so. Unless the letter is called, the customer won’t be able to advance on the loan, but would also owe nothing on the loan.

Installment loans - for purchases such as business assets, vehicles, equipment, business acquisitions, etc. with repayment terms up to 10 years depending on the assets being financed.

Time notes – short term notes principal and interest at maturity.

Business Express Loan - Expedited fully digital process for approval and closing.

Business Express Term Loan - term loans from \$10,000 to \$100,000 with repayment terms up to 5 years.

Business Express Lines of Credit - revolving lines of credit from \$10,000 to \$100,000 with a 5-year draw period and a 5-year repayment period.

Municipal loans to the towns.

Loans to Childcare Service Providers: Up to 100% financing for the purchase/opening of a licensed childcare center in each of the Bank’s defined lending area. Financing can be used for working capital including start-up costs for new businesses, the purchase of equipment, fixtures, and leasehold improvements.

Lead Safe Residential Rental or Child Care Center CREM: Bank will lend up to 85% LTV for purchase or refinance of properties that have a certification of lead safety (“lead safe” certificate), or are listed on a State database or other recognized registry of lead safe properties. The 85% LTV provision can also be applied to loans that include funding for lead paint remediation or abatement work that will result in a lead safe certificate upon project completion.

Loans to Medical Professionals: Up to 100% financing for the purchase of a practice, buy-in or buyout of a partner, expand, relocate or refinance an existing obligation. Up to 100% of the “as is” or “as completed” value* for the purchase, improvement or remodeling of a commercial property to be used for the practice.

Consumer Products:

AUTO LOANS - This category includes the financing of new and used autos, light trucks, vans and Harley Davidson motorcycles.

RECREATIONAL VEHICLE LOANS - These loans are for the purpose of financing the purchase of motor homes, travel trailers and campers. This also includes Indirect Lending with a network of dealers.

MOTORCYCLES/SNOWMOBILE LOANS - This loan category includes new and used motorcycles and new and used snowmobiles.

BOAT LOANS - This loan category includes new and used boats. This also includes Indirect Lending with a network of dealers. We work with Marine/RV (Recreational Vehicle) loan brokers/Service Companies that work with a network of boat dealers, as well as individual buyers and sellers, to facilitate the financing of new and used Boats or RV.

PERSONAL LOANS - These loans will be made for a variety of purposes. Typical examples will include: vacation expenses, furniture and appliance purchases.

HOME IMPROVEMENT LOANS (UNSECURED) - These loans are for the sole purpose of improving or repairing the applicant's owner occupied.

ENERGY LOANS (UNSECURED) - From time to time, the banks may have separate agreements with various utility companies to originate loans for their respective customers for the purpose of energy saving/efficiency. Each utility determines what energy saving measures qualifies for their program. Examples would be air sealing, insulation and energy efficient furnaces.

TIME LOANS - These loans are available for consumers requesting funds for a specific time period and having the ability to make repayment from a verifiable source of funds.

"CHECKRESERVE"/OVERDRAFT PROTECTION LINE OF CREDIT - Product is an unsecured revolving line of credit tied to a personal checking account and/or NOW account with the primary purpose to provide overdraft protection.

CERTIFICATE OF DEPOSIT AND STATEMENT SAVINGS - This category includes loans secured by Bank certificates of deposit and statement savings accounts.

STOCK LOANS - This loan category includes loans secured by marketable securities.

SOLAR LOAN PROGRAM - This loan program is designed to provide financing to consumers interested in installing solar panels on their property.

DENTAL LOAN PROGRAM - This loan program provides dental practices a financing option to offer its customers requiring preventative or curative services.

TRACTOR AND POWER EQUIPMENT LOANS - This loan category includes new and used tractors and various types of power equipment.

BOAT SLIP LOANS - These loans are for the purpose of purchasing boat slips.



Schedule of fees –

- Document Preparation Fee\$75
- Vendors Single Interest.....\$40
- UCC - NH.....\$50
- UCC Search.....\$20
- Title Application Fee - NH.....\$25
- Boat Slip Application Fee.....\$500
- Attorney Fee.....\$610
- Solar Loan – UCC Registry Coos County.....\$17
- Solar Loan – UCC Registry Other Counties.....\$22.25
- Tax Service Fee.....\$90
- Appraisal Management Fee.....\$155

Residential Products:

Meredith Village Savings Bank offers a variety of residential mortgage lending products to meet the needs of our communities. Currently, we provide fixed and adjustable rate mortgages for terms ranging between 10 and 30 years for primary homes, secondary homes and investment properties.

We have the ability to hold the loans in portfolio, sell them servicing retained as well as act in the capacity as a broker. We also offer a onetime closing construction loan as well as land loans, mobile home loans on their own land or in a park/coop. The Bank also offers a wide array of home equity lines of credit and home equity loans. As a broker, we may offer FHA and VA loans, New Hampshire Housing Finance Agency loans as well as Reverse Mortgage Loans.

Schedule of fees –				
	NH	ME	VT	MA
ORIGINATION FEE U/W \$325 and Proc /Doc Prep \$550	\$875.00			
Construction Fee (if applica- ble) includes eight inspections, followed by one inspection per mo. thereafter	GC's-1% of the lesser of the loan amount or holdback up to \$500,000 then .50% in excess (excluding the contingency); Self-GC's are 2% of the lesser of the loan amount or holdback up to \$500,000 then 1% in excess- excluding the contingency			We do not offer construction loans in Massachusetts at this time
RE Tax Escrow waiver fee (Fred- die Released only)	.25% of the loan amount			
FM 30 Day Rate Extension fee if applicable	Market Price			

APPRAISAL Recommended to get quote on appraisal prior to disclosures				
Single Family including land/MH/Condo	\$600.00	\$700.00	\$675.00	\$510.00
2-4 Family/Rental property	\$785.00	\$810.00	\$825.00	\$685.00
Appraisal review fee-ALL	\$166.00	\$166.00	\$166.00	\$166.00
Final Inspection Fee	\$225.00	\$225.00	\$225.00	\$225.00
Island Properties (add transportation cost to appraisal fee)	Add \$150.00			NA
Complex, properties >1 Million & Unique Properties APPRAISAL - Construction	CALL FOR QUOTE			
Value - less than 1 Million	\$700.00 (1 unit) \$1000.00 (2-4 unit)	\$700.00 (1 unit) \$1000.00 (2-4 unit)	\$900.00 (1 Unit) \$1200.00 (2-4 Unit)	We do not offer construction loans in Massachusetts at this time
Value - 1 Million - 2 Million	\$1200.00 (1 Unit) \$1500.00 (2-4 Unit)	\$1200.00 (1 Unit) \$1500.00 (2-4 Unit)	\$1400.00 (1 Unit) \$1700.00 (2-4 Unit)	
Value - 2 Million - 4 Million CALL FOR QUOTE OVER 4m	\$4200.00 (1 Unit) \$4500.00 (2-4 Unit)	\$4200.00 (1 Unit) \$4500.00 (2-4 Unit)	\$4200.00 (1 Unit) \$4500.00 (2-4 Unit)	
*Quote two appraisal fees over 1 Million with MI: \$2400.00	\$2400.00 (1 Unit) \$3000.00 (2-4 Unit)	\$2400.00 (1 Unit) \$3000.00 (2-4 Unit)	\$2800.00 (1 Unit) \$3400.00 (2-4 Unit)	

*If plans and specs are obtained prior to initial disclosures, obtain quote

*Once plans and specs received, if quote comes in higher, re-disclose for valid COC

CREDIT REPORT FEE

Individual	\$94.55	
Joint TAX SERVICE	\$189.10	
Loan up to \$499,000	*\$90.00 *\$100 for Construction	\$90.00
Loan amount from \$499,001 to \$599,000	\$100.00 (+ \$10 for const) Then add \$10 per \$100,000 over \$599,001	\$100.00 Then add \$10 per \$100,000 over \$599,001

FLOOD CERTIFICATION

FLOOD CERTIFICATION	\$20.00				
Other 800 SECTION FEES					
LOAN SALE TRANSACTION FEE (Freddie Released Loans only)	\$150.00				
PLOT PLAN	\$250.00	Conventional Loans \$150.00 or Construction Loans \$250	GET QUOTE	Required on All purchases - \$180.00	
Additional Construction Inspection fee	\$150.00			N/A	
SUBORDINATION AGREEMENT (another bank)	\$300.00				
CONDO DOCS	\$300.00				
VERIFICATION OF EMPLOYMENT	\$66.45 per borrower				
TITLE SERVICES Recommended to get quote on title services prior to disclosures					
Settlement Agent Fee (Refer to Approved Title list for accurate fee)	\$700.00 MCSB/ MVSb \$800.00 SBW	\$700.00	\$1,100.00	\$900.00	
Lender's Title Ins (based on loan amount)	See Title Insurance Website Over \$2 million call for a quote				
Owner's Title Insurance	See Title Insurance Website Over \$2 million call for a quote				

Owner's Title Search (Maine)		\$250.00			
Closing Protection Letter (CPL)	\$25.00	\$25.00	\$50.00	\$25.00	
Discharge Tracking Fee (each)	\$65.00	\$65.00	\$65.00	\$100.00	
Title Copy Fee (VT)			\$50.00		
Document Prep Fee (deed, POA, etc)					
Municipal Lien Cert – All transactions (Mass)				\$65.00	
Homestead Cert Preparation – (Mass) - All Primary Residences				\$100.00	
Wire/Fedex Fee	\$45.00	\$45.00	\$65.00	\$75.00	
Trust Review RECORDING FEE 10% tolerance	\$175.00	\$175.00	\$275.00	\$175.00	
				Refinance	Purchase
Total Estimate	\$200.00	\$125.00	\$405.00	\$470.00	\$495.00
Mortgage	\$88.58 + 25.00 LCHIP (est)*	\$52.00*	\$330.00*	\$210.00*	\$210.00*
Warranty Deed	\$20.58 +25.00 LCHIP (est)*	\$24.00*	\$75.00*	\$160.00	\$160.00*
Discharge	\$17.58 + 25.00 LCHIP *(2)	22.00*(2)	\$15.00 per page	\$110.00*(2)	\$110.00
Death Certificate, Subordination, Trust Certificate	\$12.58 (est)	\$22.00	\$15.00 per page	\$110.00	\$110.00
POA	\$16.58 (est)	\$22.00	\$15.00 per page	\$110.00	\$110.00
Assignment – Released Only	\$12.73	\$14.00	\$15.00 per page	\$110.00	\$110.00

LCHIP (Deeds, Mortgages, Discharges & Plans - NH)	\$ 25.00 per document	na	na	na	
Homestead Cert (Mass)	na	na	na	\$40.00*	\$40.00*
MLC – required on all purchases (Mass)	na	na	na		\$85.00*
Estimate for all other documents	\$12.58 1st page; \$4.00 per page after	\$22.00 per page	\$15.00 per page	\$110.00 per document	\$110.00 per document

* Recording fees in Bold are included in auto calculation for recording fee. Please add additional fees if necessary

TAX STAMPS				
Purchase	\$ 7.50 per \$1000.00 of purchase price rounded up to nearest 50 cent mark	\$ 2.20 per \$500 or fractional part of \$500 of the value of the property	Primary residence: .5% on first 200k; 1.47% on the amount above 200k Seasonal - Second home: 1.47% Purchase price Second home year round = 3.62% purchased Price Investment: 1.47% of purchase price Recommend Call for quote	0.00 (not applicable) Seller Pays
Other	Other (divorce, add or remove family member etc) Call for quote			