

clearskies

title agency

Potential Add-Ons	Typical Cost	When	What
Additional Endorsements	\$25 - \$75	By lender request.	Although endorsements typically do not extend beyond the initial two included in our estimate (for residential transactions), some lenders require more. Most endorsements are an additional \$25/ea.
Chancery Abstract	\$240	If a foreclosure has occurred in a property's history within the last 20 years.	The foreclosure process is a long one (notoriously so in New Jersey). This search makes sure that the attorney representing the lender followed every step along the process without skipping a beat (this includes properly notifying the foreclosed party and everyone else that was owed any money). If anything seems off, we reach out to whomever we need to in an attempt to fix it. If we can't, we won't be able to properly insure. A person who has lost their home to foreclosure technically has many years to dispute the process.
Corporate Status Report	\$75 - \$190	If the seller is a company or if the buyer is a company getting a mortgage.	We check to see if the company is in good standing or has debts that might be attached to the property. If the company(ies) happens to be tied to a corporation rather than an LLC, we need an additional search hence the range in pricing.
Probate Copies	\$8 - \$100	Should any of the sellers be deceased.	We search an additional court (called probate court) to make sure that ownership does not go to someone else who might come knocking on your door later on. We also make sure that the sellers are actually deceased.