

Title Services Map: Who Pays What, Where?



North Dakota



Buyers Pay For:

- **Owner's Policy**
-\$349 up to 150K loan amt
Additional \$2 per 1000 over 150K
- **Mortgage Policy: \$100**
(or split with Seller 50/50)
- **Abstract Search Fee \$100**
(or split with Seller 50/50)
- **Closing Fee: \$299**
(or split with Seller 50/50)
- **Courier/Wire Svc Fee \$49**
(-or split with Seller 50/50)



Sellers Pay For:

- **Deed & Transfer Fee**
-No charge

Minnesota



Buyers Pay For:

- **Owner's Policy**
-\$349 up to 150K loan amt
Additional \$2 per 1000 over 150K
- **Mortgage Policy: \$100**
- **Abstract Search Fee: \$100**
- **Closing Fee: \$149.50**
- **Courier/Wire Svc Fee \$49**
- **MN Mortgage Tax**
-Loan Amt x .0023
- **MN Mortgage Tax—\$1.65**



Sellers Pay For:

- **Deed & Transfer Fee**
-Sales Price x .0033
- **Closing Fee: \$149.50**

Wisconsin



Buyers Pay For:

- **Mortgage Policy**
-\$349 up to 150K loan amt
Additional \$2 per 1000 over 150K
- **Closing Fee: \$299**
- **Courier/Wire Svc Fee \$49**



Sellers Pay For:

- **Owner's Policy**
-\$349 up to 150K loan amt
Additional \$2 per 1000 over 150K
- **Deed & Transfer Fee**
-\$3 per \$1,000 of value

South Dakota



Buyers Pay For:

- **Owner's Policy**
-\$349 up to 150K loan amt
Additional \$2 per 1000 over 150K
- **Mortgage Policy: \$100**
- **Abstract Search Fee \$100**
- **Closing Fee: \$299**
- **Courier/Wire Svc Fee \$49**



Sellers Pay For:

- **Deed & Transfer Fee**
-\$1 per \$1,000 of value

Iowa



Buyers Pay For:

- **Mortgage Policy**
-\$349 up to 150K loan amt
Additional \$2 per 1000 over 150K
- **Abstract Search Fee \$100**
- **Closing Fee: \$299**
- **Courier/Wire Svc Fee \$49**



Sellers Pay For:

- **Owner's Policy**
-\$349+\$2 per \$1,000 of value
- **Deed & Transfer Fee**
-First \$500 exempt from transfer fee
-\$1.60 per \$1,000 of value

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