



The TRID Rule requires (to a very great extent) that when lenders estimate fees, those fees cannot change. Please note that attorneys who wish to continue to represent United Bank must adhere to the bank's fee structure and Service Level Requirements. In addition, the following is also required:

1. The title work **MUST** be returned to the processor listed on United Bank's Title and Closing Services Request within **ten (10)** days of receipt.
2. Commencing April 1, 2016, the Policy Commitment must be accompanied by a proposed Mortgagee Title Insurance Policy when submitting title documents to United Bank. The Policy Commitment should note what is being released such as mortgages, liens, etc.
3. The settlement fees that United Bank quotes are based on a market survey for **dual representation** of United Bank and borrower under a normal transaction. By agreeing to represent United Bank, you further agree to the allowable settlement fee structure based on location of the property, as below. *Contact United Bank's processor listed on the request directly to discuss additional fees for work performed outside of a normal transaction, such as contract negotiations.*

Connecticut (all counties except Fairfield)

Title Search (purchase or refinance) \$195
Recording Service Fee \$55
Courier Fee \$25 per package (up to \$75 on refinances)
Settlement fee (purchase or refinance) \$675
CATICTrac - \$35 (refinance)
Total Fees not to exceed: \$950 purchase/\$1,035 refinance

Connecticut – Fairfield County

Title Search (purchase or refinance) \$195
Municipal Search \$150
Recording Service Fee \$75
Courier Fee \$25 per package (up to \$75 on refinances)
Settlement fee (purchase or refinance) \$675 (\$1,225 if over \$1.0 million)
CATICTrac - \$35 (refinance)
Total Fees on purchase not to exceed: \$1,120.00 (\$1,670 for loans over \$1.0 million)
Total Fees on refinance not to exceed: \$1,205.00 (\$1,755 for loans over \$1.0 million)