



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 directly to discuss additional fees for work performed outside of a normal transaction, such as contract negotiations.*

**Massachusetts**

Title Search (purchase or refinance) \$300

Recording Service Fee \$50

Courier Fee \$30 per package (up to \$90 for refinance)

Settlement fee (purchase or refinance) \$600

CATICTrac \$35 (refinance)

**Total Fees not to exceed: \$980 purchase/\$1075 refinance**

In addition, MLC of \$50 may be collected.