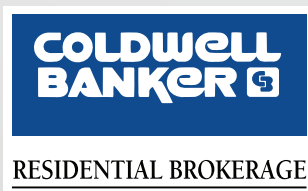




The
ESSENTIAL GUIDE
for Home Buyers and Sellers





Hal Maxwell

President

Coldwell Banker
Residential Brokerage
New Jersey and Rockland
County, New York

Thank you for choosing Coldwell Banker Residential Brokerage! In this book, you will find a detailed, step-by-step guide to help you in your upcoming move. Within these pages is a worksheet to assist you in pinpointing your needs in a new home. You will also be able to access more in-depth information about obtaining a home loan, the benefits of a home protection plan, buyer and seller closings costs, home and title insurance and transfer fees. Working with an affiliated Coldwell Banker Residential Brokerage agent, you will be well-prepared for each stage of your real estate transaction!

As a Coldwell Banker Residential Brokerage client, you also have free access to **Updater**, a powerful, one-stop resource to help manage your needs during a move. This time-saving, easy-to-use platform offers a full range of services. With Updater you can:

- Forward Mail and Change Your Address
- Update Businesses with Your New Address
- Share Moving Announcements with Friends and Family
- Connect Internet and Utilities
- Access Move-In Offers, Preferred Providers and Movers

Your affiliated Coldwell Banker Residential Brokerage agent will send you an invitation to Updater with easy instructions on how to set up your account.

At Coldwell Banker Residential Brokerage, we are committed to making your home purchase or sale as seamless and successful as possible. This book provides a wealth of valuable and useful information, and your Coldwell Banker Residential Brokerage agent is happy to answer any additional questions you might have. We wish you all the best in your upcoming move!

A handwritten signature in black ink, appearing to read 'Hal Maxwell', written in a cursive style.

NOTICE: Please refer to the Affiliated Business Arrangement Disclosure Statement contained in the Statement of Disclosure Booklet. It contains language that notified you that Coldwell Banker Residential Brokerage may refer you to Settlement Service Providers. Coldwell Banker may receive a financial or other benefit as a result of that referral.

THE HOME-BUYING PROCESS

**This New Jersey process is merely illustrative and not all steps are required to complete the sale/purchase of a home.
 The process varies by county/town in your state.*

<p>1</p> <ul style="list-style-type: none"> • Discuss Agency Representation. • Review, sign and return copy of Statement of Disclosure Booklet. 	<p>2</p> <ul style="list-style-type: none"> • Pre-purchase Consultation with a skilled Coldwell Banker Sales Associate. Review Buying Process, your needs and goals, and how we will work together to meet your needs and goals through our services. 	<p>3</p> <ul style="list-style-type: none"> • Obtain a Mortgage Pre-Approval Decision. 	<p>4</p> <ul style="list-style-type: none"> • Preview and evaluate properties. • Ask your Sales Associate for a personal HomeBaseSM system account.
<p>5</p> <ul style="list-style-type: none"> • Determine if a Home Protection Plan is included by seller. If not, a Home Protection Plan is available to ensure coverage after closing. 	<p>6</p> <ul style="list-style-type: none"> • Your Sales Associate will provide a list of local real estate attorneys. 	<p>7</p> <ul style="list-style-type: none"> • Sales Associate will prepare a Contract of Sale and will guide you through the offer. • An initial deposit may accompany offer to Purchase. 	<p>8</p> <ul style="list-style-type: none"> • Your Sales Associate will keep you informed throughout the process.
<p>9</p> <ul style="list-style-type: none"> • Your Attorney orders Title Insurance. 	<p>10</p> <ul style="list-style-type: none"> • 2nd Deposit is due in accordance with date listed on Sales Contract. 	<p>11</p> <ul style="list-style-type: none"> • Obtain Homeowner's Insurance. • Ask your agent about Updater.com, an online free service. • Utilize Updater to arrange for movers, change your address, transfer utilities, and other services. 	<p>12</p> <ul style="list-style-type: none"> • Your Lender will complete the verification process and issue a mortgage commitment.
<p>13</p> <ul style="list-style-type: none"> • Your Sales Associate will schedule a walk-through inspection prior to closing. 	<p>14</p> <ul style="list-style-type: none"> • Attend closing to finalize transfer of title and other necessary paperwork, money transfer and obtain house keys. 	<p>15</p> <ul style="list-style-type: none"> • Move and settle into your new home. • Enjoy access to Updater for home services and HomeBase for transaction documents. 	



HOME-FINDING NEEDS WORKSHEET

The more your Sales Associate knows about what you want, the easier it will be for him/her to help you find the right home. Take time to thoroughly complete the worksheet below and then discuss this with your Sales Associate.

Price Range: _____ Taxes: _____

Features	Specify Your Preferences	Scale				
		Least to Very Important				
Property						
View	_____	1	2	3	4	5
Architectural Style	_____	1	2	3	4	5
Swimming Pool	_____	1	2	3	4	5
Deck/Patio	_____	1	2	3	4	5
Garage	_____	1	2	3	4	5
Interior						
Floor Plan	_____	1	2	3	4	5
Room Sizes	_____	1	2	3	4	5
Bedrooms	_____	1	2	3	4	5
Bathrooms	_____	1	2	3	4	5
Living Room	_____	1	2	3	4	5
Family Room	_____	1	2	3	4	5
Guest Room	_____	1	2	3	4	5
Dining Room	_____	1	2	3	4	5
Kitchen	_____	1	2	3	4	5
Basement	_____	1	2	3	4	5
Mud Room	_____	1	2	3	4	5
Media Room	_____	1	2	3	4	5
General Interior Comments	_____					
Community/Location						
Convenience to Employment	_____	1	2	3	4	5
Convenience to Transportation	_____	1	2	3	4	5
Convenience to Shopping	_____	1	2	3	4	5
Convenience to Schools	_____	1	2	3	4	5
Convenience to Daycare	_____	1	2	3	4	5
Nearby Recreational Facilities	_____	1	2	3	4	5
Near Police & Fire Protection	_____	1	2	3	4	5
General Appearance of	_____	1	2	3	4	5
Properties in Area	_____	1	2	3	4	5
House Value Relative to Area	_____	1	2	3	4	5

COLDWELL BANKER HOME LOANS

Tips for Finding the Right Mortgage:

- **Choose a lender you can trust.**
Coldwell Banker Home Loans is part of one of the largest mortgage organizations in the country.¹ We've built a reputation for strength, integrity and service that homebuyers have trusted for decades.
- **Get a mortgage pre-approval**
The first step in getting a mortgage is knowing how much house you can afford to buy. We'll guide you through every step of the pre-approval process – all the way through to closing.
- **Have your information ready.**
To ensure a fast pre-approval decision, have your income and employment information on hand, along with your social security number, bank account and credit card balances and contact information for your landlord or mortgage company.



PHH Home Loans, LLC d/b/a Coldwell Banker Home Loans. 1 Mortgage Way, 3rd Floor, Mt. Laurel, NJ 08054. NMLS ID #4256. (www.nmlsconsumeraccess.org) Alaska Licensed Mortgage Lender #AK4256-2, 866-462-8266; Arizona Residential Mortgage Licensee #BK 0907285; Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act; Licensed by the Delaware State Bank Commissioner #20023978094; Georgia Residential Mortgage Licensee #20292; Illinois Residential Mortgage Licensee #MB.6759857; 100 W. Randolph, 9th floor, Chicago, IL 60601, 800-532-8785; Massachusetts Licensed Lender and Mortgage Broker #MC4256; Minnesota – This is not an offer to enter an interest rate lock-in agreement; Montana Licensed Mortgage Lender #4256; Licensed by the New Hampshire Banking Department; Licensed by the New Jersey Department of Banking and Insurance; Licensed Mortgage Banker – NYS Banking Department; Ohio Certificate of Registration MB. 804019; Rhode Island Licensed Lender. Equal Housing Lender.

Homeownership Starts Here[®]

Buying a home is one of the most important financial decisions you'll ever make. That's why it's important to find a lender who will take the time to answer your questions and explain what you need to know to find the right mortgage. At Coldwell Banker Home Loans mortgages are all we do – so we've mastered every phase of the process, building a reputation for reliability and superior customer service. We have one goal – getting you the mortgage you need as quickly and conveniently as possible.

We'll Get You a Reliable Pre-Approval Decision. Fast.

At Coldwell Banker Home Loans, our pre-approval process is designed to quickly assess your financial situation and tell you precisely how much home you can afford. Our loan pre-approvals are reliable because we take the time to evaluate data from all three credit agencies so you know how much house you can truly afford.

We'll Guide You Through the Loan Process.

Your local Loan Officer will help you through every step of the pre-approval process. You can start your pre-approval application online, or if you prefer, we can take your application over the phone. Of course, the Loan Officer can also meet with you in person at a location that's convenient for you.

We'll Find the Mortgage That's Right For You.

Coldwell Banker Home Loans has a wide variety of loan products and programs, and your local Loan Officer can help you find one that meets your financial needs. We'll work side-by-side with you and your Coldwell Banker real estate agent throughout the mortgage process – and tell you exactly what you need to do to get to closing.

Put the knowledge and strength of Coldwell Banker Home Loans to work for you. Call your local Loan Officer today for a free loan decision!

¹Based on 12M2015 statistics from Inside Mortgage Finance, February 26, 2016.



COLDWELL BANKER HOME LOANS

Mortgage Terminology

Here are some of the terms you'll encounter when you apply for a mortgage. When you work with Coldwell Banker Home Loans, your local Loan Officer will explain everything you need to know and ensure that you have a hassle-free, on-time closing.

Annual Percentage Rate (APR)

The APR is the actual cost of your mortgage loan stated as a yearly rate. By looking at the APR, you can tell whether or not it is beneficial to pay points upfront to get a lower rate. You don't have to calculate the APR yourself; by law, the lender must tell you the APR on the loan as well as the interest rate.

Closing Costs

Costs necessary to transfer ownership of a property so you can close your mortgage loan. Closing costs may be paid by the buyer and/or the seller, and they may include an origination fee, attorney's fee, taxes and charges for obtaining title insurance and a survey.

Credit Score

A number, based on the analysis of your credit report, used by the lender to determine your ability to qualify for a mortgage loan. Credit scores usually range from 300 to 900 – the higher the number, the easier it is to qualify for a loan and may result in a better interest rate. Also known as FICO score.

Escrow Account

A trust account created by a third party to hold money. In a mortgage transaction, generally these funds are used to pay taxes and insurance bills when they become due. To fund the account, monthly mortgage payments may include 1/12 of annual property taxes and insurance.

Points

A percentage of your loan amount, paid at closing. For instance, on a \$90,000 loan amount, 1 point = 1% or \$900. You may have the option to pay points to buy down (reduce) your interest rate. Alternatively, in exchange for a higher rate, the lender may pay points to offset your closing costs. These are called negative points.

Principle, Interest, Taxes and Insurance (PITI)

The four components of a monthly mortgage payment (also referred to as the monthly housing expense). Principle is a part of the monthly payment that reduces the outstanding balance of your loan and interest is the cost to you for borrowing money. Taxes and insurance refer to the monthly cost of property taxes and homeowners insurance.

Private Mortgage Insurance (PMI)

An insurance policy that guarantees payment of a conventional mortgage loan in case of default. PMI is usually required if your down payment is less than 20% of the home price. On an FHA loan, this insurance is called Mortgage Insurance Premium (MIP).

BUYER'S APPROXIMATE CLOSING COSTS

Legal and Title Costs

1. Attorney Fee	\$ 900.00	to	\$ 1,500.00
2. Survey (Condo \$150 to \$250)	\$ 450.00	to	\$ 800.00
3. Recording Fees with Mortgage & Deed	\$ 300.00	to	\$ 400.00
4. Title Searches/Title Policy Endorsements	\$ 250.00	to	\$ 500.00
5. Title Insurance Premium	See schedule–NJ Rates for Title Insurance on the following page.		

Mortgage Costs

6. Application Fee	\$ 600.00	to	\$ 900.00
7. Appraisal	\$ 450.00	to	\$ 650.00
\$730 up to 1 Million			
\$1,800 for over 1 Million			
(due to needing 2 appraisals)			
8. Miscellaneous Mortgage Costs	\$ 100.00	to	\$ 600.00
(Varies, be sure to ask your lender)			
9. PMI (Private Mortgage Insurance)			
Often required if mortgage is more than 80% of purchase price			
10. Points	\$ _____	to	\$ _____
Fee paid to lender to “buy-down” interest rate on mortgage. One point equals 1% of the mortgage. (1 point on a \$100,000 mortgage equals \$1,000.)			

Inspection Costs

11. Home Inspection	\$ 400.00	to	\$ 650.00
Radon Inspection	\$ 60.00	to	\$ 300.00
Wood Destroying Insect Inspection/Certification	\$ 60.00	to	\$ 150.00
Septic Inspection (if applicable)	\$ 500.00	to	\$ 2,000.00
Oil Tank Inspection (if applicable)	\$ 395.00	to	\$ 500.00
Other Inspections	\$ _____	to	\$ _____

Other Costs

12. Homeowner's Insurance one year prepaid premium	\$ 500.00	to	\$ 2,400.00
13. Coldwell Banker Home Protection Plan	\$ 425.00	to	\$ 900.00
14. Flood Insurance (if applicable)	\$ 750.00	to	\$ 2,000.00
15. Prepaid Tax Adjustment	\$ _____	to	\$ _____
16. Mansion Tax on Residential Properties	1% of Consideration when Sales Price is Over \$1,000,000		



COLDWELL BANKER HOME PROTECTION PLAN

What is a Home Protection Plan?

It's a one year service agreement that covers the repair or replacement of many major home system components and appliances that typically break down over time due to normal wear and tear.

Whether you are buying or selling a house, moving can be hectic. A home protection plan specifically designed for residential real estate transactions can give you one less thing to worry about-and help keep your home protected from the expense of unexpected covered repairs during the moving process.

Why you should choose a Coldwell Banker Home Protection Plan?

With a Coldwell Banker Home Protection Plan, issued by American Home Shield®, you have access to over 40 years of industry leading expertise. Our commitment to customer service is our top priority. You can expect the best, every time.

With AHS®, you can rely on:

- Award-winning service
- Our nationwide network of over 11,000 professional home service contractors
- The convenience of 24/7/365 service requests
- Access to a library of custom content, tips, advice and more to help manage your home.
- Substantial discounts on air filters and special discount program for brand-name appliances.

Why do I need a Home Protection Plan?

Benefits to Home Buyers

- Gain confidence and comfort knowing your hard-earned investment is covered by an industry leader.
- Reduce stress from potential, undetectable pre-existing conditions (like failures due to lack of maintenance and mismatched systems)-they're covered!
- Confidence in our nationwide network of professional home repair experts who we pre-screened and monitor for your safety and convenience.

Benefits to Home Sellers

- Gain confidence and comfort knowing your budget is protected while your home is on the market.
- It shows good faith and offers an assurance to buyers that the home is covered by a home protection plan for the first year of ownership.
- Help mitigate unexpected covered issues from the home inspection to help keep the sale of your home on track.

Visit <https://www.ahs.com/realestate/find-a-local-rep> to find your AHS Account Executive.



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NEW JERSEY RATES FOR TITLE INSURANCE

Effective September 1, 2013 as approved by New Jersey Commissioner of Banking and Insurance.

Rate per \$1,000 or Fraction Thereof

Policy Amount	Standard
0-\$100,000	\$5.25
\$100,001-\$500,000	\$4.25
\$500,001-\$2,000,000	\$2.75
Over \$2,000,001	\$2.00

All rates rounded to nearest whole dollar.

Above rates are for premium charges only. Search and preparation charges, along with lender requested endorsement charges will determine final cost to consumer.



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SAMPLE RATE SCHEDULE

AMOUNT	STANDARD
\$ 50,000.00	\$ 263.00
\$ 75,000.00	\$ 394.00
\$ 100,000.00	\$ 525.00
\$ 125,000.00	\$ 631.00
\$ 150,000.00	\$ 738.00
\$ 175,000.00	\$ 844.00
\$ 200,000.00	\$ 950.00
\$ 225,000.00	\$ 1,056.00
\$ 250,000.00	\$ 1,163.00
\$ 275,000.00	\$ 1,269.00
\$ 300,000.00	\$ 1,375.00
\$ 325,000.00	\$ 1,481.00
\$ 350,000.00	\$ 1,588.00
\$ 375,000.00	\$ 1,694.00
\$ 400,000.00	\$ 1,800.00
\$ 425,000.00	\$ 1,906.00
\$ 450,000.00	\$ 2,013.00
\$ 475,000.00	\$ 2,119.00
\$ 500,000.00	\$ 2,225.00
\$ 525,000.00	\$ 2,294.00
\$ 550,000.00	\$ 2,363.00
\$ 575,000.00	\$ 2,431.00
\$ 600,000.00	\$ 2,500.00
\$ 625,000.00	\$ 2,569.00
\$ 650,000.00	\$ 2,638.00
\$ 675,000.00	\$ 2,706.00
\$ 700,000.00	\$ 2,775.00
\$ 725,000.00	\$ 2,844.00
\$ 750,000.00	\$ 2,913.00
\$ 775,000.00	\$ 2,981.00
\$ 800,000.00	\$ 3,050.00
\$ 825,000.00	\$ 3,119.00
\$ 850,000.00	\$ 3,188.00
\$ 875,000.00	\$ 3,256.00
\$ 900,000.00	\$ 3,325.00
\$ 925,000.00	\$ 3,394.00
\$ 950,000.00	\$ 3,463.00
\$ 975,000.00	\$ 3,531.00
\$1,000,000.00	\$ 3,600.00
\$1,125,000.00	\$ 3,944.00
\$1,250,000.00	\$ 4,288.00
\$1,500,000.00	\$ 4,975.00
\$1,750,000.00	\$ 5,663.00
\$2,000,000.00	\$ 6,350.00
\$2,500,000.00	\$ 7,350.00
\$3,000,000.00	\$ 8,350.00
\$4,000,000.00	\$10,350.00
\$5,000,000.00	\$12,350.00

Simplify Calculating Your Closing Costs! Download the **NRT Title app** from the App store to easily calculate Title & Settlement charges, NJ Realty Transfer Tax & Mansion Tax.



NRT TITLE AGENCY, LLC

NRT Title Agency, LLC services are not available in New York and Pennsylvania.

An NRT Title Insurance Policy guarantees that you own the property for which you bargained.

Ask your attorney to use NRT Title Agency, LLC or call Peter Uzzolino.



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The Advantage of Title Insurance

When real property (a home, condo, land or any other type of building) is purchased, Title Insurance is also purchased. Owning your property free and clear involves more than having a deed in hand. A deed does not cancel certain prior “rights” and “claims” other people may have to your property. Based upon a search of public records, a Title Search brings attention to any known property Title problems before the closing takes place. Such as:

- Are there any lawsuits or claims recorded against the property?
- Are there any suits or judgments filed against the owner of the property?

It also insures against loss due to certain Title defects, which could remain hidden despite the most thorough search of public records, such as:

- Undisclosed heirs
- Incorrect marital status
- Fraud
- Forgery
- Mental incompetence
- Vendor liens
- Easements
- Defective deeds or clerical errors

As a seller, make sure to provide a copy of your title policy (known as Back Title) to your Coldwell Banker Listing Agent. This will streamline the sale of your home by speeding up the Title Search process.

SELLER'S APPROXIMATE CLOSING COSTS

1. Legal Costs	
(Varies, depending on attorney and complexity of transaction)	\$900.00 to \$1,500.00
2. Liens	
a. Mortgage	_____
b. Mortgage Cancellation Fee	\$40.00 to \$75.00
c. Other Liens	_____
3. Realty Transfer Tax	For NJ, see Quick Reference Guide
4. Adjustments	
(Either a credit or charge to adjust for payments made prior to or beyond the closing date)	
a. Tax	_____
b. Water/Sewer	_____
c. Oil in tank	_____
d. Home Owner's Association Fees	_____
5. Certificate of Occupancy	
(If applicable)	\$40.00 to \$125.00
6. Smoke Detector	\$25.00 to \$50.00
7. Carbon Monoxide Certificate	\$25.00 to \$75.00
8. Real Estate Commission*	_____
9. NJ: Non-Resident Income Tax	
(Exemptions apply; consult your attorney for details)	Estimated taxes are paid when deed is recorded. Minimum amount is 2% of sales price.

These figures are general guidelines to aid buyers in calculating their closing costs. The figures are based on estimates of New Jersey fees and are subject to errors and omissions and change without prior notice. 1/2015. *Real Estate Commissions are negotiable.



NEW JERSEY REALTY TRANSFER FEE TAX GUIDE

Calculation Formula

Non-Exempt Transfers:

<u>Rates for Transfers Up to \$350,000</u>	<u>Rates for Transfers* Over \$350,000</u>
\$4.00 per \$1,000 Up to \$150,000	\$5.80 per \$1,000 Up to \$150,000
\$6.70 per \$1,000 \$150,001 to \$200,000	\$8.50 per \$1,000 \$150,001 to \$200,000
\$7.80 per \$1,000 \$200,001 to \$350,000	\$9.60 per \$1,000 \$200,001 to \$550,000
	\$10.60 per \$1,000 \$550,001 to \$850,000
	\$11.60 per \$1,000 \$850,001 to \$1,000,000
	\$12.10 per \$1,000 Over \$1,000,000

Senior Citizen, Disabled, Low & Moderate Income:

<u>Rates for Transfers Up to \$350,000</u>	<u>Rates for Transfers* Over \$350,000</u>
\$1.00 per \$1,000 Up to \$150,000	\$2.80 per \$1,000 \$1 to \$150,000
\$2.50 per \$1,000 \$150,001 to \$350,000	\$4.30 per \$1,000 \$150,001 to \$550,000
	\$5.30 per \$1,000 \$550,000 to \$850,000
	\$6.30 per \$1,000 \$850,001 to \$1,000,000
	\$6.80 per \$1,000 Over \$1,000,000



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Senior Citizen is a resident of the state over the age of 62.
Disabled person is any resident of the state who is permanently disabled.
Blind person is any resident of the state who is legally blind.
Low & Moderate Income Housing is affordable housing according to the Federal Department of Housing and Urban Development.
*Combination of Realty Transfer Fee and General Purpose fee.

CONSIDERATION	NON-EXEMPT REAL PROPERTY TRANSFERS	SENIOR CITIZEN, DISABLED, LOW & MODERATE INCOME
\$ 50,000	\$ 200.00	\$ 50.00
\$ 75,000	\$ 300.00	\$ 75.00
\$ 100,000	\$ 400.00	\$ 100.00
\$ 110,000	\$ 440.00	\$ 110.00
\$ 120,000	\$ 480.00	\$ 120.00
\$ 130,000	\$ 520.00	\$ 130.00
\$ 140,000	\$ 560.00	\$ 140.00
\$ 150,000	\$ 600.00	\$ 150.00
\$ 160,000	\$ 667.00	\$ 175.00
\$ 175,000	\$ 767.50	\$ 212.50
\$ 200,000	\$ 935.00	\$ 275.00
\$ 225,000	\$ 1,130.00	\$ 337.50
\$ 250,000	\$ 1,325.00	\$ 400.00
\$ 275,000	\$ 1,520.00	\$ 462.50
\$ 300,000	\$ 1,715.00	\$ 525.00
\$ 325,000	\$ 1,910.00	\$ 587.50
\$ 350,000	\$ 2,105.00	\$ 650.00
\$ 375,000	\$ 2,975.00	\$ 1,387.50
\$ 400,000	\$ 3,215.00	\$ 1,495.00
\$ 425,000	\$ 3,455.00	\$ 1,602.50
\$ 450,000	\$ 3,695.00	\$ 1,710.00
\$ 475,000	\$ 3,935.00	\$ 1,817.50
\$ 500,000	\$ 4,175.00	\$ 1,925.00
\$ 525,000	\$ 4,415.00	\$ 2,032.50
\$ 550,000	\$ 4,655.00	\$ 2,140.00
\$ 575,000	\$ 4,920.00	\$ 2,272.50
\$ 600,000	\$ 5,185.00	\$ 2,405.00
\$ 625,000	\$ 5,450.00	\$ 2,537.50
\$ 650,000	\$ 5,715.00	\$ 2,670.00
\$ 675,000	\$ 5,980.00	\$ 2,802.50
\$ 700,000	\$ 6,245.00	\$ 2,935.00
\$ 725,000	\$ 6,510.00	\$ 3,067.50
\$ 750,000	\$ 6,775.00	\$ 3,200.00
\$ 775,000	\$ 7,040.00	\$ 3,332.50
\$ 800,000	\$ 7,305.00	\$ 3,465.00
\$ 850,000	\$ 7,835.00	\$ 3,730.00
\$ 900,000	\$ 8,415.00	\$ 4,045.00
\$1,000,000	\$ 9,575.00	\$ 4,675.00

FOR AMOUNTS
GREATER THAN
\$1,000,000 ADD
THE FOLLOWING

PLUS \$12.10
PER \$1,000

PLUS \$2.50
PER \$1,000

\$1,500,000	\$15,625.00	\$ 8,075.00
\$2,000,000	\$21,675.00	\$11,475.00
\$2,500,000	\$27,725.00	\$14,875.00
\$3,000,000	\$33,775.00	\$18,275.00
\$3,500,000	\$39,825.00	\$21,675.00
\$4,000,000	\$45,875.00	\$25,075.00
\$5,000,000	\$57,975.00	\$31,875.00



CASTLE EDGESM INSURANCE AGENCY

An independent agency committed to helping families protect their most important assets.

- Homeowners
- Condominiums
- Secondary Residences
- Vacant Home
- Renters
- Flood
- Automobiles
- Recreational Vehicles
- Watercraft
- Umbrella Liability
- Jewelry, Antiques, Fine Art and other Collectibles

CASTLE EDGESM
INSURANCE AGENCY

855-225-9963

CastleEdge.com
info@CastleEdge.com

Coldwell Banker Residential Brokerage and Castle EdgeSM Insurance Agency, Working Together to Help Make Your Dream Home a Reality

Major Insurance Companies

Castle Edge Insurance Agency works with America's leading insurance companies, so you can be sure that your homeowner's policy will be from a quality company that's there when you have a claim.

Castle Edge Insurance Agency has the technology to obtain quotes from multiple insurance companies-all at once. In a few minutes, we can compare rates and provide you with multiple choices. This saves you time and you can be confident that you are getting an opportunity to make the best choice from a number of different options.

Convenience – Let Us Make the Insurance part of your Move as Simple as Possible

Moving into a new neighborhood can be a little overwhelming. There are so many details that require your attention—moving companies, painters, school enrollment, utilities, etc. Another item that you will need to consider during this hectic time is insurance for your new home. That's where we'd like to offer you a hand, whether you are moving across town, across state or across country.

We'll Be There for You, Even After Your Move

At Castle Edge Insurance Agency our service team is available to help you. Got a billing problem? Call us. A claim? Call us. We're here for you. Change in coverage? We'll do it for you.

Next year, when your insurance comes up for renewal, you can request that we shop the insurance marketplace for you again and see what other options may be available. If we can save you money we'll recommend that you switch. Then we'll do all the work for you, so that there's no interruption in coverage.



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