



# GUARANTEE ABSTRACT CO.

*Garfield County's Oldest Abstract Company*

ABSTRACTS ♦ TITLE INSURANCE

*217 West Broadway Enid, Oklahoma 73701  
(580) 237-2244 Fax (580) 237-2255  
www.enidabstract.com*

## **Hello From Guarantee Abstract Company!**

In order to help our customers, Guarantee Abstract Company has been working closely with our underwriters. We have seized the opportunity to attend several training classes and online seminars and are pleased to say we have expanded our knowledge regarding the new TILA/RESPA Integrated Disclosure (TRID) requirements. We are excited to work through these new changes with you! Attached you will find our rate schedule and some helpful hints. Should you have any questions, please give us a call.

With all of the changes we are facing together, we realize the closing phase is very critical. We want to be able to not only meet your expectations, but exceed them in all areas. If there are additional questions that you have for our team here at Guarantee Abstract, please do not hesitate to let us know.

**We offer a sincere THANK YOU for your business!**

### **Processors**

Ashley Good  
Alicia Hughes

### **Closers**

Jan Poslick  
Lori Dick  
Lanita Wills  
Mandy Bergdall  
Kelli Miller

### **Title Insurance Support**

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**Guarantee Abstract Co.,**  
with the help from our underwriters, has been preparing our technology and our people to address the new forms, so that we can help smooth the process. We look forward to working with you on your future transactions.

<u>County &amp; State Fees</u> <u>(Deed and Mortgage Filing)</u>	
Filing Fees – First Page	\$13.00
Additional Pages (each)	\$2.00
Documentary Stamp Tax. \$1.50 per \$1,000 (Round fees up to \$500 increments, this is typically a "SELLER CHARGE" most Realtor Contracts reflect Doc/Revenue Stamps as Seller Charge)	
<u>Mortgage Tax Fee/Certification fee</u> <u>AKA Transfer Tax</u>	
5 yrs or more.....	\$.10 per \$100.00
4 yrs & less than 5 yrs.....	\$.08 per \$100.00
3 yrs & less than 4 yrs.....	\$.06 per \$100.00
2 yrs & less than 3 yrs.....	\$.04 per \$100.00
Less than 2 yrs.....	\$.02 per \$100.00
Mortgage Tax Certification Fee	\$5.00

## Easy as 1, 2, 3 ENJOY THE SIMPLICITY!

### 1.) Consumer's Settlement Services

**Purchase - \$200.00**

**Refinance - \$400.00**

Which includes:

Closing Fee (borrower portion)

E-Documents

Preparation of Standard Closing Documents

Underwriting & Curative Services

Notary Services

### 2.) Title Insurance

**Refer to Rate Chart - Attached**

### 3.) Title Fees

**Final Title Search - \$250.00**

**\*Title Examination - \$300.00**

**Post Closing Processing Fee - \$50.00**

**\*The Title Examination fee is not regulated by the Title Company, however, usual and customary Title Exam charges for Garfield County are \$300.00 for most Attorneys.**

(Initial Abstracting will apply if **Refinance** Transaction)

Previous Certification	Platted Subdivisions	All Others
Less than 6 months	\$250.00	\$300.00
6 months to 1 year	\$375.00	\$425.00
1 year, less than 5 years	\$500.00	\$550.00
5 years, less than 10 years	\$550.00	\$600.00
10 years, less than 15 years	\$600.00	\$650.00
15 years, less than 30 years	\$650.00	\$700.00
30 years of more	\$700.00	\$750.00
New Abstracts	\$900.00	\$1,000.00

The figures above are supplied for the purpose of providing an initial estimate of a borrower's fees for a residential refinance or sale transaction. There may be adjustments prior to closing based upon a change in circumstances or loan information. Increase in the above fees or addition of other fees or services, such as additional document preparation, cancellation or transfer of mobile home title, may trigger a re-disclosure to the borrower of the terms of the transaction. All fees are subject to the terms of the real estate purchase contract.



The OLDEST & LARGEST abstract/closing team in Garfield County  
Guarantee Abstract Co. Established 1908

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## Title Insurance – Flat Rate Rates

Insured Amount	ALTA (OWNER AND LOAN)		Insured Amount	ALTA (OWNER AND LOAN)	
	Flat Rate Resale	Flat Rate Refinance		Flat Rate Resale	Flat Rate Refinance
\$30,000	175.00	123.00	\$101,000	423.00	297.00
\$31,000	179.00	126.00	\$102,000	425.00	298.00
\$32,000	182.00	128.00	\$103,000	428.00	300.00
\$33,000	186.00	131.00	\$104,000	430.00	301.00
\$34,000	189.00	133.00	\$105,000	433.00	304.00
\$35,000	193.00	136.00	\$106,000	435.00	305.00
\$36,000	196.00	138.00	\$107,000	438.00	307.00
\$37,000	200.00	140.00	\$108,000	440.00	308.00
\$38,000	203.00	143.00	\$109,000	443.00	311.00
\$39,000	207.00	145.00	\$110,000	445.00	312.00
\$40,000	210.00	147.00	\$111,000	448.00	314.00
\$41,000	214.00	150.00	\$112,000	450.00	315.00
\$42,000	217.00	152.00	\$113,000	453.00	318.00
\$43,000	221.00	155.00	\$114,000	455.00	319.00
\$44,000	224.00	157.00	\$115,000	458.00	321.00
\$45,000	228.00	160.00	\$116,000	460.00	322.00
\$46,000	231.00	162.00	\$117,000	463.00	325.00
\$47,000	235.00	165.00	\$118,000	465.00	326.00
\$48,000	238.00	167.00	\$119,000	468.00	328.00
\$49,000	242.00	170.00	\$120,000	470.00	329.00
\$50,000	245.00	172.00	\$121,000	473.00	332.00
\$51,000	249.00	175.00	\$122,000	475.00	333.00
\$52,000	252.00	177.00	\$123,000	478.00	335.00
\$53,000	256.00	180.00	\$124,000	480.00	336.00
\$54,000	259.00	182.00	\$125,000	483.00	339.00
\$55,000	263.00	185.00	\$126,000	485.00	340.00
\$56,000	266.00	187.00	\$127,000	488.00	342.00
\$57,000	270.00	189.00	\$128,000	490.00	343.00
\$58,000	273.00	192.00	\$129,000	493.00	346.00
\$59,000	277.00	194.00	\$130,000	495.00	347.00
\$60,000	280.00	196.00	\$131,000	498.00	349.00
\$61,000	284.00	199.00	\$132,000	500.00	350.00
\$62,000	287.00	201.00	\$133,000	503.00	353.00
\$63,000	291.00	204.00	\$134,000	505.00	354.00
\$64,000	294.00	206.00	\$135,000	508.00	356.00
\$65,000	298.00	209.00	\$136,000	510.00	357.00
\$66,000	301.00	211.00	\$137,000	513.00	360.00
\$67,000	305.00	214.00	\$138,000	515.00	361.00
\$68,000	308.00	216.00	\$139,000	518.00	363.00
\$69,000	312.00	219.00	\$140,000	520.00	364.00
\$70,000	315.00	221.00	\$141,000	523.00	367.00
\$71,000	319.00	224.00	\$142,000	525.00	368.00
\$72,000	322.00	226.00	\$143,000	528.00	370.00
\$73,000	326.00	229.00	\$144,000	530.00	371.00
\$74,000	329.00	231.00	\$145,000	533.00	374.00
\$75,000	333.00	234.00	\$146,000	535.00	375.00
\$76,000	336.00	236.00	\$147,000	538.00	377.00
\$77,000	340.00	238.00	\$148,000	540.00	378.00
\$78,000	343.00	241.00	\$149,000	543.00	381.00
\$79,000	347.00	243.00	\$150,000	545.00	382.00
\$80,000	350.00	245.00	\$151,000	548.00	384.00
\$81,000	354.00	248.00	\$152,000	550.00	385.00
\$82,000	357.00	250.00	\$153,000	553.00	388.00
\$83,000	361.00	253.00	\$154,000	555.00	389.00
\$84,000	364.00	255.00	\$155,000	558.00	391.00
\$85,000	368.00	258.00	\$156,000	560.00	392.00
\$86,000	371.00	260.00	\$157,000	563.00	395.00
\$87,000	375.00	263.00	\$158,000	565.00	396.00
\$88,000	378.00	265.00	\$159,000	568.00	398.00
\$89,000	382.00	268.00	\$160,000	570.00	399.00
\$90,000	385.00	270.00	\$161,000	573.00	402.00
\$91,000	389.00	273.00	\$162,000	575.00	403.00
\$92,000	392.00	275.00	\$163,000	578.00	405.00
\$93,000	396.00	278.00	\$164,000	580.00	406.00
\$94,000	399.00	280.00	\$165,000	583.00	409.00
\$95,000	403.00	283.00	\$166,000	585.00	410.00
\$96,000	406.00	285.00	\$167,000	588.00	412.00
\$97,000	410.00	287.00	\$168,000	590.00	413.00
\$98,000	413.00	290.00	\$169,000	593.00	416.00
\$99,000	417.00	292.00	\$170,000	595.00	417.00
\$100,000	420.00	294.00	\$171,000	598.00	419.00



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## Title Insurance – Flat Rate Rates

Insured Amount	ALTA (OWNER AND LOAN)		Insured Amount	ALTA (OWNER AND LOAN)	
	Flat Rate Resale	Flat Rate Refinance		Flat Rate Resale	Flat Rate Refinance
\$172,000	600.00	420.00	\$257,000	784.00	549.00
\$173,000	603.00	423.00	\$258,000	786.00	551.00
\$174,000	605.00	424.00	\$259,000	788.00	552.00
\$175,000	608.00	426.00	\$260,000	790.00	553.00
\$176,000	610.00	427.00	\$261,000	792.00	555.00
\$177,000	613.00	430.00	\$262,000	794.00	556.00
\$178,000	615.00	431.00	\$263,000	796.00	558.00
\$179,000	618.00	433.00	\$264,000	798.00	559.00
\$180,000	620.00	434.00	\$265,000	800.00	560.00
\$181,000	623.00	437.00	\$266,000	802.00	562.00
\$182,000	625.00	438.00	\$267,000	804.00	563.00
\$183,000	628.00	440.00	\$268,000	806.00	565.00
\$184,000	630.00	441.00	\$269,000	808.00	566.00
\$185,000	633.00	444.00	\$270,000	810.00	567.00
\$186,000	635.00	445.00	\$271,000	812.00	569.00
\$187,000	638.00	447.00	\$272,000	814.00	570.00
\$188,000	640.00	448.00	\$273,000	816.00	572.00
\$189,000	643.00	451.00	\$274,000	818.00	573.00
\$190,000	645.00	452.00	\$275,000	820.00	574.00
\$191,000	648.00	454.00	\$276,000	822.00	576.00
\$192,000	650.00	455.00	\$277,000	824.00	577.00
\$193,000	653.00	458.00	\$278,000	826.00	579.00
\$194,000	655.00	459.00	\$279,000	828.00	580.00
\$195,000	658.00	461.00	\$280,000	830.00	581.00
\$196,000	660.00	462.00	\$281,000	832.00	583.00
\$197,000	663.00	465.00	\$282,000	834.00	584.00
\$198,000	665.00	466.00	\$283,000	836.00	586.00
\$199,000	668.00	468.00	\$284,000	838.00	587.00
\$200,000	670.00	469.00	\$285,000	840.00	588.00
\$201,000	672.00	471.00	\$286,000	842.00	590.00
\$202,000	674.00	472.00	\$287,000	844.00	591.00
\$203,000	676.00	474.00	\$288,000	846.00	593.00
\$204,000	678.00	475.00	\$289,000	848.00	594.00
\$205,000	680.00	476.00	\$290,000	850.00	595.00
\$206,000	682.00	478.00	\$291,000	852.00	597.00
\$207,000	684.00	479.00	\$292,000	854.00	598.00
\$208,000	686.00	481.00	\$293,000	856.00	600.00
\$209,000	688.00	482.00	\$294,000	858.00	601.00
\$210,000	690.00	483.00	\$295,000	860.00	602.00
\$211,000	692.00	485.00	\$296,000	862.00	604.00
\$212,000	694.00	486.00	\$297,000	864.00	605.00
\$213,000	696.00	488.00	\$298,000	866.00	607.00
\$214,000	698.00	489.00	\$299,000	868.00	608.00
\$215,000	700.00	490.00	\$300,000	870.00	609.00
\$216,000	702.00	492.00	\$301,000	872.00	611.00
\$217,000	704.00	493.00	\$302,000	874.00	612.00
\$218,000	706.00	495.00	\$303,000	876.00	614.00
\$219,000	708.00	496.00	\$304,000	878.00	615.00
\$220,000	710.00	497.00	\$305,000	880.00	616.00
\$221,000	712.00	499.00	\$306,000	882.00	618.00
\$222,000	714.00	500.00	\$307,000	884.00	619.00
\$223,000	716.00	502.00	\$308,000	886.00	621.00
\$224,000	718.00	503.00	\$309,000	888.00	622.00
\$225,000	720.00	504.00	\$310,000	890.00	623.00
\$226,000	722.00	506.00	\$311,000	892.00	625.00
\$227,000	724.00	507.00	\$312,000	894.00	626.00
\$228,000	726.00	509.00	\$313,000	896.00	628.00
\$229,000	728.00	510.00	\$314,000	898.00	629.00
\$230,000	730.00	511.00	\$315,000	900.00	630.00
\$231,000	732.00	513.00	\$316,000	902.00	632.00
\$232,000	734.00	514.00	\$317,000	904.00	633.00
\$233,000	736.00	516.00	\$318,000	906.00	635.00
\$234,000	738.00	517.00	\$319,000	908.00	636.00
\$235,000	740.00	518.00	\$320,000	910.00	637.00
\$236,000	742.00	520.00	\$321,000	912.00	639.00
\$237,000	744.00	521.00	\$322,000	914.00	640.00
\$238,000	746.00	523.00	\$323,000	916.00	642.00
\$239,000	748.00	524.00	\$324,000	918.00	643.00
\$240,000	750.00	525.00	\$325,000	920.00	644.00
\$241,000	752.00	527.00	\$326,000	922.00	646.00
\$242,000	754.00	528.00	\$327,000	924.00	647.00
\$243,000	756.00	530.00	\$328,000	926.00	649.00
\$244,000	758.00	531.00	\$329,000	928.00	650.00
\$245,000	760.00	532.00	\$330,000	930.00	651.00
\$246,000	762.00	534.00	\$331,000	932.00	653.00
\$247,000	764.00	535.00	\$332,000	934.00	654.00
\$248,000	766.00	537.00	\$333,000	936.00	656.00
\$249,000	768.00	538.00	\$334,000	938.00	657.00
\$250,000	770.00	539.00	\$335,000	940.00	658.00
\$251,000	772.00	541.00	\$336,000	942.00	660.00
\$252,000	774.00	542.00	\$337,000	944.00	661.00
\$253,000	776.00	544.00	\$338,000	946.00	663.00
\$254,000	778.00	545.00	\$339,000	948.00	664.00
\$255,000	780.00	546.00	\$340,000	950.00	665.00



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	Flat Rate Resale	Flat Rate Refinance		Flat Rate Resale	Flat Rate Refinance
\$342,000	954.00	668.00	\$407,000	1084.00	759.00
\$343,000	956.00	670.00	\$408,000	1086.00	761.00
\$344,000	958.00	671.00	\$409,000	1088.00	762.00
\$345,000	960.00	672.00	\$410,000	1090.00	763.00
\$346,000	962.00	674.00	\$411,000	1092.00	765.00
\$347,000	964.00	675.00	\$412,000	1094.00	766.00
\$348,000	966.00	677.00	\$413,000	1096.00	768.00
\$349,000	968.00	678.00	\$414,000	1098.00	769.00
\$350,000	970.00	679.00	\$415,000	1100.00	770.00
\$351,000	972.00	681.00	\$416,000	1102.00	772.00
\$352,000	974.00	682.00	\$417,000	1104.00	773.00
\$353,000	976.00	684.00	\$418,000	1106.00	775.00
\$354,000	978.00	685.00	\$419,000	1108.00	776.00
\$355,000	980.00	686.00	\$420,000	1110.00	777.00
\$356,000	982.00	688.00	\$421,000	1112.00	779.00
\$357,000	984.00	689.00	\$422,000	1114.00	780.00
\$358,000	986.00	691.00	\$423,000	1116.00	782.00
\$359,000	988.00	692.00	\$424,000	1118.00	783.00
\$360,000	990.00	693.00	\$425,000	1120.00	784.00
\$361,000	992.00	695.00	\$426,000	1122.00	786.00
\$362,000	994.00	696.00	\$427,000	1124.00	787.00
\$363,000	996.00	698.00	\$428,000	1126.00	789.00
\$364,000	998.00	699.00	\$429,000	1128.00	790.00
\$365,000	1000.00	700.00	\$430,000	1130.00	791.00
\$366,000	1002.00	702.00	\$431,000	1132.00	793.00
\$367,000	1004.00	703.00	\$432,000	1134.00	794.00
\$368,000	1006.00	705.00	\$433,000	1136.00	796.00
\$369,000	1008.00	706.00	\$434,000	1138.00	797.00
\$370,000	1010.00	707.00	\$435,000	1140.00	798.00
\$371,000	1012.00	709.00	\$436,000	1142.00	800.00
\$372,000	1014.00	710.00	\$437,000	1144.00	801.00
\$373,000	1016.00	712.00	\$438,000	1146.00	803.00
\$374,000	1018.00	713.00	\$439,000	1148.00	804.00
\$375,000	1020.00	714.00	\$440,000	1150.00	805.00
\$376,000	1022.00	716.00	\$441,000	1152.00	807.00
\$377,000	1024.00	717.00	\$442,000	1154.00	808.00
\$378,000	1026.00	719.00	\$443,000	1156.00	810.00
\$379,000	1028.00	720.00	\$444,000	1158.00	811.00
\$380,000	1030.00	721.00	\$445,000	1160.00	812.00
\$381,000	1032.00	723.00	\$446,000	1162.00	814.00
\$382,000	1034.00	724.00	\$447,000	1164.00	815.00
\$383,000	1036.00	726.00	\$448,000	1166.00	817.00
\$384,000	1038.00	727.00	\$449,000	1168.00	818.00
\$385,000	1040.00	728.00	\$450,000	1170.00	819.00
\$386,000	1042.00	730.00	\$451,000	1172.00	821.00
\$387,000	1044.00	731.00	\$452,000	1174.00	822.00
\$388,000	1046.00	733.00	\$453,000	1176.00	824.00
\$389,000	1048.00	734.00	\$454,000	1178.00	825.00
\$390,000	1050.00	735.00	\$455,000	1180.00	826.00
\$391,000	1052.00	737.00	\$456,000	1182.00	828.00
\$392,000	1054.00	738.00	\$457,000	1184.00	829.00
\$393,000	1056.00	740.00	\$458,000	1186.00	831.00
\$394,000	1058.00	741.00	\$459,000	1188.00	832.00
\$395,000	1060.00	742.00	\$460,000	1190.00	833.00
\$396,000	1062.00	744.00	\$461,000	1192.00	835.00
\$397,000	1064.00	745.00	\$462,000	1194.00	836.00
\$398,000	1066.00	747.00	\$463,000	1196.00	838.00
\$399,000	1068.00	748.00	\$464,000	1198.00	839.00
\$400,000	1070.00	749.00	\$465,000	1200.00	840.00
\$401,000	1072.00	751.00	\$466,000	1202.00	842.00
\$402,000	1074.00	752.00	\$467,000	1204.00	843.00
\$403,000	1076.00	754.00	\$468,000	1206.00	845.00
\$404,000	1078.00	755.00	\$469,000	1208.00	846.00
\$405,000	1080.00	756.00	\$470,000	1210.00	847.00
\$406,000	1082.00	758.00	\$471,000	1212.00	849.00



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	Flat Rate Resale	Flat Rate Refinance		Flat Rate Resale	Flat Rate Refinance
\$472,000	1214.00	850.00			
\$473,000	1216.00	852.00			
\$474,000	1218.00	853.00			
\$475,000	1220.00	854.00			
\$476,000	1222.00	856.00			
\$477,000	1224.00	857.00			
\$478,000	1226.00	859.00			
\$479,000	1228.00	860.00			
\$480,000	1230.00	861.00			
\$481,000	1232.00	863.00			
\$482,000	1234.00	864.00			
\$483,000	1236.00	866.00			
\$484,000	1238.00	867.00			
\$485,000	1240.00	868.00			
\$486,000	1242.00	870.00			
\$487,000	1244.00	871.00			
\$488,000	1246.00	873.00			
\$489,000	1248.00	874.00			
\$490,000	1250.00	875.00			
\$491,000	1252.00	877.00			
\$492,000	1254.00	878.00			
\$493,000	1256.00	880.00			
\$494,000	1258.00	881.00			
\$495,000	1260.00	882.00			
\$496,000	1262.00	884.00			
\$497,000	1264.00	885.00			
\$498,000	1266.00	887.00			
\$499,000	1268.00	888.00			
\$500,000	1270.00	889.00			

**Call for additional information and quotes of insurance over \$500,000**  
 Insurance coverage for any amount under \$30,000.....minimum premium based on \$30,000

**Simultaneous Issue of Loan Policy Add \$50.00 to Owner's Premium**

**\*Does not include abstracting or title examination\***