



**Union
County**
SAVINGS
BANK

FEE SCHEDULE

LENDING

Lending Fee Schedule

Item	Cost
Application Fee – Standard Residential Application	\$500.00
Application Fee – First Time Homebuyer, Home Equity Fixed	\$300.00
Commitment Fee – Commercial Loan	Varies
Interior/Exterior Appraisal – Single-Family/Condo	\$535.00
Interior/Exterior Appraisal – Investment Property	\$700.00
Interior/Exterior Appraisal – 2-4 Family Property	\$700.00
Drive-By Appraisal – Single-Family or Condo	\$425.00
Drive-By Appraisal – FHA Form for Home Equities and HELOCs	\$350.00
Appraisals of Complex/High Value Properties	Quote Needed
Commercial Property Appraisal	Quote Needed
Credit Report – Single Borrower	\$99.50
Credit Report – Joint Credit	\$197.70
Flood Certificate w/ Life of Loan Coverage – Basic	\$16.00
Flood Certificate w/ Life of Loan Coverage – Complex Property	\$35.00
Title Searches – Purchase and Refinance	Varies on Loan Amount
Title Searches – Home Equities and HELOCs	\$250.00
Mortgage Recording Fees – Refer to the County Clerk Fee Schedule for additional applicable fees	\$30+ applicable fee for first page, \$10 each additional page
Mortgage Cancellation Processing Fee	\$50.00
Wire Fee	\$30.00

Fees listed above as of 1/1/2026