

Welcome to Upward Title & Closing

We're a full-service title and settlement company on a mission to deliver seamless, secure and worry-free closings. Every time.

Adding Value at Every Step

Ready to meet you anywhere.

With forward-thinking digital solutions, flexible closing options, and access to closing experts, we provide efficiency, clarity and simplicity to today's home buyers and sellers.

A better closing experience.

Allowing buyers and sellers to focus on what matters most – the joy of homeownership.

Guiding you through the journey.

Whatever comes your way, we'll guide you from contract to closing for a seamless experience that suits your needs, at your convenience.

Tools for a Smoother Closing

Earnnest – The safe and convenient way to deposit escrow funds...right from your phone!

VirtualClose® – Our fully digital closing experience enabling you to meet a notary remotely on a video conferencing platform to sign your documents.

UpwardTitle.com – Access helpful materials and industry calculators to help estimate closing fees, mortgage payments, seller net proceeds and more!



UpwardTitle.com



Understanding Your Closing

It's a new day for real estate.

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Title insurance premiums are calculated as follows. Other fees and costs associated with the transaction may apply. Speak with your lender or Upward representative for full details.

\$5.75 per thousand up to \$100,000

\$5.00 per thousand up to \$1,000,000

\$2.50 per thousand up to \$5,000,000

| County | Region |
|--------------|-----------------|
| Adams | Region 3 |
| Asotin | Region 3 |
| Benton | Region 3 |
| Chelan | Region 2 Area 2 |
| Clark | Region 2 Area 2 |
| Columbia | Region 3 |
| Cowlitz | Region 2 Area 2 |
| Douglas | Region 2 Area 2 |
| Ferry | Region 3 |
| Franklin | Region 3 |
| Garfield | Region 3 |
| Grant | Region 3 |
| Grays Harbor | Region 2 Area 2 |
| Island | Region 2 Area 2 |
| King | Region 1 |
| Kitsap | Region 1 |
| Kittitas | Region 3 |
| Klickitat | Region 3 |
| Lewis | Region 2 Area 2 |
| Lincoln | Region 2 Area 2 |
| Okanogan | Region 2 Area 2 |
| Pacific | Region 2 Area 2 |
| Pend Oreille | Region 3 |
| Pierce | Region 1 |
| San Juan | Region 2 Area 2 |
| Skagit | Region 2 Area 2 |
| Skamania | Region 2 Area 2 |
| Snohomish | Region 1 |
| Spokane | Region 2 Area 2 |
| Stevens | Region 3 |
| Thurston | Region 4 |
| Wahkiakum | Region 2 Area 2 |
| Walla Walla | Region 3 |
| Whatcom | Region 4 |
| Whitman | Region 2 Area 2 |
| Yakima | Region 2 Area 1 |

Region 1

| Amount of Insurance | Premium |
|---------------------|---------|
| \$50,000 | \$400 |
| \$60,000 | \$450 |
| \$70,000 | \$500 |
| \$80,000 | \$550 |
| \$90,000 | \$600 |
| \$100,000 | \$650 |
| \$110,000 | \$680 |
| \$120,000 | \$710 |
| \$130,000 | \$740 |
| \$140,000 | \$770 |
| \$150,000 | \$800 |
| \$160,000 | \$830 |

\$160,001 up to \$700,000 add: \$1.00 per \$ 5,000
 \$700,001 up to \$1,000,000 add: \$1.00 per \$ 5,000
 \$1,000,001 up to \$5,000,000 add: \$ 6.75 per \$ 5,000
 \$5,000,001 up to \$10,000,000 add: \$ 5.00 per \$ 5,000
 \$10,000,001 up to \$50,000,000 add: \$ 3.00 per \$ 5,000

Region 3

| Amount of Insurance | Premium |
|------------------------|---------|
| \$0 to \$30,000 | \$270 |
| \$30,001 to \$40,000 | \$315 |
| \$40,001 to \$50,000 | \$344 |
| \$50,001 to \$60,000 | \$387 |
| \$60,001 to \$70,000 | \$430 |
| \$70,001 to \$80,000 | \$473 |
| \$80,001 to \$90,000 | \$516 |
| \$90,001 to \$100,000 | \$559 |
| \$100,001 to \$110,000 | \$585 |
| \$110,001 to \$120,000 | \$611 |
| \$120,001 to \$130,000 | \$636 |
| \$130,001 to \$140,000 | \$662 |
| \$140,001 to \$150,000 | \$688 |
| \$150,001 to \$160,000 | \$714 |

\$160,001 to \$700,000 Add \$ 9.45 per \$5,000
 \$700,001 to \$1,000,000 Add \$ 8.60 per \$5,000
 \$1,000,001 to \$5,000,000 Add \$ 5.80 per \$5,000
 \$5,000,001 to \$10,000,000 Add \$ 4.30 per \$5,000
 \$10,000,001 and above Add \$ 2.60 per \$5,000

Region 2 - Area 1 (Yakima)

| Amount of Insurance | Premium |
|------------------------|---------|
| \$0 to \$30,000 | \$310 |
| \$30,001 to \$40,000 | \$335 |
| \$40,001 to \$50,000 | \$364 |
| \$50,001 to \$60,000 | \$410 |
| \$60,001 to \$70,000 | \$455 |
| \$70,001 to \$80,000 | \$501 |
| \$80,001 to \$90,000 | \$546 |
| \$90,001 to \$100,000 | \$592 |
| \$100,001 to \$110,000 | \$619 |
| \$110,001 to \$120,000 | \$646 |
| \$120,001 to \$130,000 | \$673 |
| \$130,001 to \$140,000 | \$701 |
| \$140,001 to \$150,000 | \$725 |
| \$150,001 to \$160,000 | \$755 |

\$160,001 to \$700,000 Add \$10.00 per \$5,000
 \$700,001 to \$1,000,000 Add \$ 9.10 per \$5,000
 \$1,000,001 to \$5,000,000 Add \$ 6.15 per \$5,000
 \$5,000,001 to \$10,000,000 Add \$ 4.55 per \$5,000
 \$10,000,001 and above Add \$ 2.70 per \$5,000

Region 4

| Amount of Insurance | Premium |
|------------------------|---------|
| Up to \$30,000 | \$270 |
| \$30,001 to \$40,000 | \$318 |
| \$40,001 to \$50,000 | \$380 |
| \$50,001 to \$60,000 | \$428 |
| \$60,001 to \$70,000 | \$475 |
| \$70,001 to \$80,000 | \$523 |
| \$80,001 to \$90,000 | \$570 |
| \$90,001 to \$100,000 | \$618 |
| \$100,001 to \$110,000 | \$646 |
| \$110,001 to \$120,000 | \$675 |
| \$120,001 to \$130,000 | \$703 |
| \$130,001 to \$140,000 | \$731 |
| \$140,001 to \$150,000 | \$760 |
| \$150,001 to \$160,000 | \$789 |

\$160,001 to \$700,000 Add \$10.00 per \$5,000
 \$700,001 to \$1,000,000 Add \$ 9.10 per \$5,000
 \$1,000,001 to \$5,000,000 Add \$ 6.15 per \$5,000
 \$5,000,001 to \$10,000,000 Add \$ 4.55 per \$5,000
 \$10,000,001 and above Add \$ 2.70 per \$5,000

Region 2 - Area 2

| Amount of Insurance | Premium |
|------------------------|---------|
| \$0 to \$30,000 | \$270 |
| \$30,001 to \$40,000 | \$318 |
| \$40,001 to \$50,000 | \$380 |
| \$50,001 to \$60,000 | \$428 |
| \$60,001 to \$70,000 | \$475 |
| \$70,001 to \$80,000 | \$523 |
| \$80,001 to \$90,000 | \$570 |
| \$90,001 to \$100,000 | \$618 |
| \$100,001 to \$110,000 | \$646 |
| \$110,001 to \$120,000 | \$675 |
| \$120,001 to \$130,000 | \$703 |
| \$130,001 to \$140,000 | \$731 |
| \$140,001 to \$150,000 | \$760 |
| \$150,001 to \$160,000 | \$789 |

\$160,001 to \$700,000 Add \$10.00 per \$5,000
 \$700,001 to \$1,000,000 Add \$ 9.10 per \$5,000
 \$1,000,001 to \$5,000,000 Add \$ 6.15 per \$5,000
 \$5,000,001 to \$10,000,000 Add \$ 4.55 per \$5,000
 \$10,000,001 and above Add \$ 2.70 per \$5,000

Owner's Title Insurance Provides Lasting Value

Title insurance provides vital safeguards for your real estate investment and the peace of mind that comes from knowing you're protected, now and for many years to come.

Protects Your Investment

For a reasonable, one-time premium, title insurance protects homeowner's property rights for as long as they or their heirs own the home.

Reduces Risk

Owner's title insurance protects against unforeseen legal and/or financial title discrepancies that may arise, such as an unpaid debt to a contractor by the builder, or a lien filed against the property due to unpaid taxes by the previous owner.

Provides Peace of Mind

Homebuyers can rest assured that their new home will be protected from inheriting any existing debts or legal problems relating to their ownership right, now or in the future.



Helpful Tips for Buyers

- 1 **Review the Closing Disclosure** – Ensure all details, such as loan terms, interest rates, and closing costs, match what you agreed upon. If anything is unclear, ask your lender or agent for clarification.
- 2 **Conduct a Final Walkthrough** – Verify that the property is in agreed-upon condition and that any required repairs have been completed. Ensure all items that were supposed to remain with the house are still there.
- 3 **Understand the Closing Costs** – Be prepared to pay closing costs, which can include loan origination fees, title insurance, and escrow fees.
- 4 **Secure Homeowners Insurance** – Most lenders require proof of homeowners insurance before closing.
- 5 **Prepare for the Closing Day** – Have your ID, proof of insurance, and any other required documents ready. Ensure you have the funds for the down payment and closing costs available. Check with your Upward escrow officer for the preferred method of payment.
- 6 **Understand the Paperwork** – Take your time to read and understand all documents before signing. Consider speaking with a real estate attorney to ensure everything is in order.
- 7 **The Closing Day** – At Upward Title & Closing, we provide convenient closing options, from in-person signings to fully digital, remote closings. We'll guide you through the signing and payment of closing costs for a smooth experience.
- 8 **Post-Closing Steps** – Ensure the title to your property is properly transferred to your name, keep copies of all closing documents for your records, and pick up the keys to your new home!



Helpful Tips for Sellers

Gather the following documents prior to packing your belongings and provide them to Upward Title & Closing as soon as possible!

- Existing title policy
- Existing survey
- Loan information for each mortgage or line of credit, including the lender's name, loan number and phone number.
- If you are a foreign national, your transaction may be subject to tax withholding. Consult a CPA for specific requirements and fees.
- If the property you're selling was ever your homestead, your spouse may be required to sign documents too.
- If Upward is issuing the title insurance policy, obtain your closing documents from your representative.