



Purchase, Refinance & HELOC/HELOAN Pricing



401-751-8090
libtitle.com

New Orders: titleorders@libtitle.com

LOCATIONS

National Headquarters

Rhode Island

275 West Natick Road, Suite 1000
Warwick, RI 02886
(401) 751-8090

Arkansas

1401 SE Walton Boulevard, Suite 211
Bentonville, AR 72712

Illinois

161 North Clark Street, Suite 1600
Chicago, IL 60601

Indiana

505 Silhavy Road, Suite 600
Valparaiso, IN 46383

Maine

DBA: Gateway Title of Maine
165 Longview Drive
Bangor, Maine, 04401

Maryland

130 York Road, Suite 130A
Lutherville-Timonium, MD 21093

New Hampshire

DBA: Signature Escrow & Title
110 Brewery Lane, Suite 201
Portsmouth, NH 03801

Virginia

5101 Cleveland Street
Virginia Beach, VA 23452

Liberty Title & Escrow Company, LLC ("Liberty" or "Liberty Title" hereafter) is a direct, wholly owned subsidiary of Fidelity National Financial, Inc. (FNF), that both operates and facilitates title or closing settlements across the county.

With scores of physical locations that are strategically located throughout the United States, being licensed in thirty-six states and having the ability to transact in the other fourteen, Liberty is able to provide targeted and localized customer service, while maintaining national accessibility for a wide variety of geographic transactions.

Liberty Title & Escrow was established in 1997 by Gary Marinosci, Esq., to most efficiently serve his growing real estate title and closing clientele. Liberty grew both rapidly and efficiently under Gary's leadership while cultivating a customer service-first environment. Liberty joined the FNF family of title companies in 2016, which would allow Liberty to be even more competitive on a national level. Gary remains active as the president, and has created an executive leadership team to continue his vision that made the company the industry standard for service and relationships. Liberty currently boasts over thirty branches among eight states, while its roots remain strong in Rhode Island.

Whether Liberty Title's referral source is a lending institution itself, loan officer, realtor, or directly purchasing party, our pricing shall be both lawfully compliant and extremely competitive- particularly in comparison to fellow title and closing providers.

FINANCIAL IMPACT

2021 Rhode Island Purchase: \$1,935,895,008
2021 Rhode Island Refinance: \$2,335,671,224

2020 Rhode Island Purchase: \$1,524,876,156
2020 Rhode Island Refinance: \$1,496,884,329

References available upon request.

LEADERSHIP

Gary D. Marinosci Esq.
President

Robert OKleasky
Senior Vice President, Sales & Operations

Nicholas F. Iarocci, Esq.
Corporate Counsel

Michelle Walters
Senior Vice President, Finance Controller

PURCHASE

State	Lending Limit	Title Insurance Rate	Closing Protection Letter	Title Search & Exam	Closing, Settlement & Escrow
Alabama	Any	Traditional Title Rates*	\$25.00	\$180.00	\$500.00
Alaska	<i>Please call or email for quote</i>				
Arizona	Any	Traditional Title Rates*	\$25.00	\$0.00	\$0.00
Arkansas	Any	Traditional Title Rates*	\$25.00	\$0.00	\$350.00
California	Any	Traditional Title Rates*	\$0.00	\$0.00	\$550.00
Colorado	Any	Traditional Title Rates*	\$25.00	\$0.00	\$0.00
Connecticut	Any	Traditional Title Rates*	\$25.00	\$0.00	\$500.00
Delaware	Any	Traditional Title Rates*	\$125.00	\$0.00	\$350.00
District of Columbia	Any	Traditional Title Rates*	\$50.00	\$0.00	\$0.00
Florida	Any	Traditional Title Rates*	\$0.00	\$0.00	\$0.00
Georgia	Any	Traditional Title Rates*	\$50.00	\$0.00	\$500.00
Hawaii	<i>Please call or email for quote</i>				
Idaho	<i>Please call or email for quote</i>				
Illinois	Any	Traditional Title Rates*	\$75.00	\$0.00	\$0.00
Indiana	Any	Traditional Title Rates*	\$35.00	\$0.00	\$350.00
Iowa	Any	Traditional Title Rates*	\$0.00	\$245.00	\$500.00
Kansas	Any	Traditional Title Rates*	\$0.00	\$0.00	\$0.00
Kentucky	Any	Traditional Title Rates*	\$50.00	\$0.00	\$350.00
Louisiana	Any	Traditional Title Rates*	\$25.00	\$0.00	\$550.00
Maine	Any	Traditional Title Rates*	\$25.00	\$0.00	\$350.00
Maryland	Any	Traditional Title Rates*	\$0.00	\$0.00	\$0.00
Massachusetts	Any	Traditional Title Rates*	\$0.00	\$0.00	\$500.00
Michigan	Any	Traditional Title Rates*	\$0.00	\$0.00	\$0.00
Minnesota	Any	Traditional Title Rates*	\$0.00	\$0.00	\$0.00
Mississippi	Any	Traditional Title Rates*	\$50.00	\$0.00	\$350.00
Missouri	Any	Traditional Title Rates*	\$25.00	\$0.00	\$0.00
Montana	Any	Traditional Title Rates*	\$0.00	\$0.00	\$350.00
Nebraska	Any	Traditional Title Rates*	\$25.00	\$0.00	\$350.00
Nevada	Any	Traditional Title Rates*	\$30.00	\$0.00	\$550.00

Traditional Title Rates: State title rates apply. For a quote, please click the [Get A Quote icon on our website](#). Select 'new loan' (PURCHASE)

**State and Governmental recording fees are not included.*

PURCHASE

State	Lending Limit	Title Insurance Rate	Closing Protection Letter	Title Search & Exam	Closing, Settlement & Escrow
New Hampshire	Any	Traditional Title Rates*	\$25.00	\$0.00	\$350.00
New Jersey	Any	Traditional Title Rates*	\$75.00	\$0.00	\$0.00
New Mexico	Please call or email for quote				
New York	Any	Traditional Title Rates*	\$0.00	\$0.00	\$350.00
North Carolina	Any	Traditional Title Rates*	\$0.00	\$0.00	\$500.00
North Dakota	Any	Traditional Title Rates*	\$0.00	\$300.00	\$550.00
Ohio	Any	Traditional Title Rates*	\$40.00	\$0.00	\$0.00
Oklahoma	Please call or email for quote				
Oregon	Any	Traditional Title Rates*	\$0.00	\$0.00	\$550.00
Pennsylvania	Any	Traditional Title Rates*	\$125.00	\$0.00	\$0.00
Rhode Island	Any	Traditional Title Rates*	\$35.00	\$0.00	\$350.00
South Carolina	Any	Traditional Title Rates*	\$35.00	\$0.00	\$500.00
South Dakota	Any	Traditional Title Rates*	\$0.00	\$0.00	\$550.00
Tennessee	Any	Traditional Title Rates*	\$50.00	\$0.00	\$0.00
Texas	Any	Traditional Title Rates*	\$25.00	\$0.00	\$500.00
Utah	Any	Traditional Title Rates*	\$30.00	\$0.00	\$550.00
Vermont	Any	Traditional Title Rates*	\$25.00	\$0.00	\$350.00
Virginia	Any	Traditional Title Rates*	\$35.00	\$0.00	\$0.00
Washington	Any	Traditional Title Rates*	\$0.00	\$0.00	\$450.00
West Virginia	Any	Traditional Title Rates*	\$50.00	\$0.00	\$500.00
Wisconsin	Any	Traditional Title Rates*	\$0.00	\$0.00	\$0.00
Wyoming	Any	Traditional Title Rates*	\$0.00	\$215.00	\$550.00

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**State and Governmental recording fees are not included.*

REFINANCE

State	Lending Limit	Title Insurance Fees	Closing Protection Letter	Title Search & Exam	Closing, Settlement & Escrow	Signing Fee
Alabama	Any	Traditional Title Rates*	\$25.00	\$180.00	\$500.00	\$175.00
Alaska	Please call or email for quote					
Arizona	\$0 to \$250,000	\$360.00	\$25.00	\$0.00	\$385.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$310.00	
	\$500,001 to \$750,000	\$660.00			\$320.00	
	\$750,001 to \$1,000,000	\$800.00			\$240.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$245.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$295.00	
Arkansas	\$0 to \$250,000	\$360.00	\$25.00	\$0.00	\$385.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$310.00	
	\$500,001 to \$750,000	\$660.00			\$320.00	
	\$750,001 to \$1,000,000	\$800.00			\$240.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$245.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$295.00	
California	Any	Traditional Title Rates*	Not applicable	\$0.00	\$550.00	\$0.00
Colorado	Any	Traditional Title Rates*	\$25.00	\$0.00	\$0.00	\$0.00
Connecticut	Any	Traditional Title Rates*	\$25.00	\$0.00	\$500.00	\$0.00
Delaware	Any	Traditional Title Rates*	\$125.00	\$0.00	\$350.00	\$0.00
District of Columbia	\$0 to \$250,000	\$360.00	\$50.00	\$0.00	\$360.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$285.00	
	\$500,001 to \$750,000	\$660.00			\$295.00	
	\$750,001 to \$1,000,000	\$800.00			\$215.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$220.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$270.00	
Florida	Any	Traditional Title Rates*	Not applicable	\$0.00	\$0.00	\$0.00
Georgia	Any	Traditional Title Rates*	\$50.00	\$0.00	\$500.00	\$0.00
Hawaii	Please call or email for quote					
Idaho	Please call or email for quote					
Illinois (\$3.00 Policy Fee)	\$0 to \$750,000	\$250.00	\$75.00	\$0.00	\$200.00	\$0.00
	\$750,001 to \$1,500,000	\$250.00 (plus \$1 per thousand)				
Indiana	\$0 to \$250,000	\$360.00	\$35.00	\$0.00	\$375.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$300.00	
	\$500,001 to \$750,000	\$660.00			\$310.00	
	\$750,001 to \$1,000,000	\$800.00			\$230.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$235.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$285.00	

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**State and Governmental recording fees are not included.*

REFINANCE

State	Lending Limit	Title Insurance Rate	Closing Protection Letter	Title Search & Exam	Closing, Settlement & Escrow	Signing Fee
Iowa	Any	Traditional Title Rates*	Not applicable	\$245.00	\$500.00	\$175.00
Kansas	\$0 to \$250,000	\$360.00	Not applicable	\$0.00	\$375.00	\$0.00
	\$250,001 to \$500,000	\$540.00				
	\$500,001 to \$750,000	\$660.00				
	\$750,001 to \$1,000,000	\$800.00				
	\$1,000,001 to \$1,250,000	\$925.00				
	\$1,250,001 to \$1,500,000	\$1,000.00				
Kentucky	\$0 to \$250,000	\$360.00	\$50.00	\$0.00	\$360.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$285.00	
	\$500,001 to \$750,000	\$660.00			\$295.00	
	\$750,001 to \$1,000,000	\$800.00			\$215.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$220.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$270.00	
Louisiana	Any	Traditional Title Rates*	\$25.00	\$180.00	\$500.00	\$175.00
Maine	\$0 to \$250,000	\$360.00	\$25.00	\$0.00	\$385.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$310.00	
	\$500,001 to \$750,000	\$660.00			\$320.00	
	\$750,001 to \$1,000,000	\$800.00			\$240.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$245.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$295.00	
Maryland	Any	Traditional Title Rates*	Not applicable	\$0.00	\$0.00	\$0.00
Massachusetts	Any	Traditional Title Rates*	Not applicable	\$0.00	\$390.00	\$0.00
Michigan	\$0 to \$250,000	\$360.00	Not applicable	\$0.00	\$410.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$335.00	
	\$500,001 to \$750,000	\$660.00			\$345.00	
	\$750,001 to \$1,000,000	\$800.00			\$265.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$270.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$320.00	
Minnesota	\$0 to \$250,000	\$360.00	Not applicable	\$0.00	\$410.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$335.00	
	\$500,001 to \$750,000	\$660.00			\$345.00	
	\$750,001 to \$1,000,000	\$800.00			\$265.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$270.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$320.00	

Traditional Title Rates: State title rates apply. For a quote, please click the [Get A Quote](#) icon on our website. Select 'new loan' (REFINANCE)

**State and Governmental recording fees are not included.*

REFINANCE

State	Lending Limit	Title Insurance Rate	Closing Protection Letter	Title Search & Exam	Closing, Settlement & Escrow	Signing Fee
Mississippi	\$0 to \$250,000	\$360.00	\$50.00	\$0.00	\$360.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$285.00	
	\$500,001 to \$750,000	\$660.00			\$295.00	
	\$750,001 to \$1,000,000	\$800.00			\$215.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$220.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$270.00	
Missouri	\$0 to \$250,000	\$100.00	\$25.00	\$0.00	\$625.00	\$0.00
	\$250,001 to \$500,000	\$200.00				
	\$500,001 to \$750,000	\$300.00				
	\$750,001 to \$1,000,000	\$400.00				
	\$1,000,001 to \$1,250,000	\$500.00				
	\$1,250,001 to \$1,500,000	\$600.00				
Montana	\$0 to \$250,000	\$360.00	Not applicable	\$0.00	\$410.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$335.00	
	\$500,001 to \$750,000	\$660.00			\$345.00	
	\$750,001 to \$1,000,000	\$800.00			\$265.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$270.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$320.00	
Nebraska	\$0 to \$250,000	\$360.00	\$25.00	\$0.00	\$385.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$310.00	
	\$500,001 to \$750,000	\$660.00			\$320.00	
	\$750,001 to \$1,000,000	\$800.00			\$240.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$245.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$295.00	
Nevada	Any	Traditional Title Rates*	Not applicable	\$0.00	\$550.00	\$0.00
New Hampshire	\$0 to \$250,000	\$360.00	\$25.00	\$0.00	\$385.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$310.00	
	\$500,001 to \$750,000	\$660.00			\$320.00	
	\$750,001 to \$1,000,000	\$800.00			\$240.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$245.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$295.00	
New Jersey	Any	Traditional Title Rates*	\$75.00	\$0.00	\$0.00	\$0.00
New Mexico	Please call or email for quote					
New York	Any	Traditional Title Rates*	Not Applicable	\$0.00	\$500.00	\$0.00
North Carolina	Any	Traditional Title Rates*	Not Applicable	\$0.00	\$400.00	\$0.00
North Dakota	Any	Traditional Title Rates*	Not Applicable	\$245.00	\$550.00	\$175.00

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Get A Quote icon on our website. Select 'new loan' (REFINANCE)

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REFINANCE

State	Lending Limit	Title Insurance Rate	Closing Protection Letter	Title Search & Exam	Closing, Settlement & Escrow	Signing Fee
Ohio	\$0 to \$250,000	\$360.00	\$40.00	\$0.00	\$370.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$295.00	
	\$500,001 to \$750,000	\$660.00			\$305.00	
	\$750,001 to \$1,000,000	\$800.00			\$225.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$230.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$280.00	
Oklahoma	<i>Please call or email for quote</i>					
Oregon	<i>Any</i>	<i>Traditional Title Rates*</i>	<i>Not Applicable</i>	\$0.00	\$475.00	\$150.00
Pennsylvania	<i>Any</i>	<i>Traditional Title Rates*</i>	\$125.00	\$0.00	\$0.00	\$0.00
Rhode Island	\$0 to \$250,000	\$360.00	\$35.00	\$0.00	\$375.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$300.00	
	\$500,001 to \$750,000	\$660.00			\$310.00	
	\$750,001 to \$1,000,000	\$800.00			\$230.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$235.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$285.00	
South Carolina	<i>Any</i>	<i>Traditional Title Rates*</i>	\$35.00	\$0.00	\$400.00	\$0.00
South Dakota	<i>Any</i>	<i>Traditional Title Rates*</i>	<i>Not Applicable</i>	\$0.00	\$650.00	\$175.00
Tennessee	\$0 to \$250,000	\$360.00	\$50.00	\$0.00	\$360.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$285.00	
	\$500,001 to \$750,000	\$660.00			\$295.00	
	\$750,001 to \$1,000,000	\$800.00			\$215.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$220.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$270.00	
Texas	<i>Any</i>	<i>Traditional Title Rates*</i>	<i>Not Applicable</i>	\$0.00	\$500.00	\$175.00
Utah	<i>Any</i>	<i>Traditional Title Rates*</i>	\$25.00	\$0.00	\$500.00	\$175.00
Vermont	\$0 to \$250,000	\$300.00	\$25.00	\$0.00	\$750.00	\$0.00
	\$250,001 to \$500,000	\$450.00				
	\$500,001 to \$750,000	\$550.00				
	\$750,001 to \$1,000,000	\$660.00				
	\$1,000,001 to \$1,250,000	\$760.00				
	\$1,250,001 to \$1,500,000	\$860.00				
Virginia	\$0 to \$250,000	\$360.00	\$35.00	\$0.00	\$375.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$300.00	
	\$500,001 to \$750,000	\$660.00			\$310.00	
	\$750,001 to \$1,000,000	\$800.00			\$230.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$235.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$285.00	

Traditional Title Rates: State title rates apply. For a quote, please [click the Get A Quote icon](#) on our website. Select 'new loan' (REFINANCE)

**State and Governmental recording fees are not included.*

REFINANCE

State	Lending Limit	Title Insurance Rate	Closing Protection Letter	Title Search & Exam	Closing, Settlement & Escrow	Signing Fee
Washington	Any	Traditional Title Rates*	Not Applicable	\$0.00	\$450.00	\$0.00
West Virginia	Any	Traditional Title Rates*	\$50.00	\$0.00	\$445.00	\$0.00
Wisconsin	\$0 to \$250,000	\$360.00	Not applicable	\$0.00	\$410.00	\$0.00
	\$250,001 to \$500,000	\$540.00			\$335.00	
	\$500,001 to \$750,000	\$660.00			\$345.00	
	\$750,001 to \$1,000,000	\$800.00			\$265.00	
	\$1,000,001 to \$1,250,000	\$925.00			\$270.00	
	\$1,250,001 to \$1,500,000	\$1,000.00			\$320.00	
Wyoming	Any	Traditional Title Rates*	Not Applicable	\$215.00	\$550.00	\$165.00

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**State and Governmental recording fees are not included.*

HELOAN and HELOC

State	Title Search & Recording Charge* (Report Included)	Clearing/Examination	Settlement/Closing
Alabama	\$200.00	\$100.00	\$500.00
Alaska	\$200.00	\$100.00	\$675.00
Arizona	\$200.00	\$100.00	\$400.00
Arkansas	\$200.00	\$100.00	\$400.00
California	\$200.00	\$100.00	\$550.00
Colorado	\$200.00	\$100.00	\$400.00
Connecticut	\$250.00	\$150.00	\$650.00
Delaware	\$200.00	\$100.00	\$400.00
District of Columbia	\$200.00	\$100.00	\$400.00
Florida	\$200.00	\$100.00	\$400.00
Georgia	\$250.00	\$150.00	\$650.00
Hawaii	\$200.00	\$100.00	\$550.00
Idaho	\$200.00	\$100.00	\$475.00
Illinois	\$200.00	\$100.00	\$400.00
Indiana	\$200.00	\$100.00	\$400.00
Iowa	\$200.00	\$100.00	\$500.00
Kansas	\$200.00	\$100.00	\$400.00
Kentucky	\$200.00	\$100.00	\$400.00
Louisiana	\$200.00	\$100.00	\$500.00
Maine	\$200.00	\$100.00	\$400.00
Maryland	\$200.00	\$100.00	\$400.00
Massachusetts	\$250.00	\$100.00	\$650.00
Michigan	\$200.00	\$100.00	\$400.00
Minnesota	\$200.00	\$100.00	\$400.00
Mississippi	\$200.00	\$100.00	\$400.00
Missouri	\$200.00	\$100.00	\$500.00
Montana	\$200.00	\$100.00	\$400.00
Nebraska	\$200.00	\$100.00	\$400.00
Nevada	\$200.00	\$100.00	\$550.00

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**State and Governmental recording fees are not included.*

HELOAN and HELOC

State	Title Search & Recording Charge* (Report Included)	Clearing/Examination	Settlement/Closing
New Hampshire	\$200.00	\$100.00	\$400.00
New Jersey	\$200.00	\$100.00	\$400.00
New Mexico	\$200.00	\$100.00	\$550.00
New York	\$250.00	\$100.00	\$400.00
North Carolina	\$250.00	\$150.00	\$500.00
North Dakota	\$200.00	\$100.00	\$550.00
Ohio	\$200.00	\$100.00	\$400.00
Oklahoma	\$200.00	\$100.00	\$675.00
Oregon	\$200.00	\$100.00	\$500.00
Pennsylvania	\$200.00	\$100.00	\$400.00
Rhode Island	\$200.00	\$100.00	\$400.00
South Carolina	\$250.00	\$150.00	\$500.00
South Dakota	\$200.00	\$100.00	\$650.00
Tennessee	\$200.00	\$100.00	\$400.00
Texas	\$200.00	\$100.00	\$675.00
Utah	\$200.00	\$100.00	\$500.00
Vermont	\$350.00	\$100.00	\$400.00
Virginia	\$200.00	\$100.00	\$400.00
Washington	\$200.00	\$100.00	\$450.00
West Virginia	\$250.00	\$150.00	\$500.00
Wisconsin	\$200.00	\$100.00	\$400.00
Wyoming	\$200.00	\$100.00	\$550.00

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**State and Governmental recording fees are not included.*