

MEET THE TEAM.



Melissa Hewlett
VP, Agency Manager

Debbie Farnum
Escrow Agent



Wendy Watson
Escrow Agent

Lisa Raniga
Sales Representative



Paul Dries
Sales Representative

Keri Matthies
Title Examiner



Janice McDonald
Title Examiner

Michigan Locations

Ann Arbor | 734.545.7124
3025 Boardwalk Street, Suite 260

East Lansing | 517.324.7436
2900 West Road, Suite 100

Grand Rapids | 616.363.1436
4200 East Beltline NE

Troy | 248.689.7185
201 W. Big Beaver, Suite 125

SINCE 1996, WE HAVE BEEN SERVING THE TITLE NEEDS OF OUR CUSTOMERS.

We began with just one office in Grand Rapids, and have since opened additional offices in East Lansing, Ann Arbor, and Troy. Our four locations now service the entire state of Michigan.

At Independent Title Services, our primary goal is to ensure a smooth transaction for all parties involved. We understand the complexity and time that go into these transactions, and have the tools and capacity to ensure everything is completed seamlessly.

We also offer new construction services, and have a knowledgeable team prepared to handle sworn statements, lien waivers, as well as disbursements. Our on-site title department provides quick answers and efficient solutions for all of your title needs.



INDEPENDENT TITLE SERVICES INC.

IndependentBank.com/Title-Services

Customer Service

800.644.4439 | ITSSupport@ibcp.com

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TDD/TTY: 800.575.5534 (Deaf & Hard of Hearing Customers)
Representatives are available 8:30 am – 5:00 pm EST, Monday – Friday.



INDEPENDENT TITLE SERVICES INC.

CLOSE ON A
GOOD NOTE
Choose Independent.



Not a deposit. Not FDIC-insured. Not insured by any federal government agency.
Not guaranteed by the bank or savings association.



CLOSING SERVICES

PURCHASE Mortgage/Cash/L/C
\$275.00 per side

MORTGAGE REFINANCE
Standard \$275.00

NEW CONSTRUCTION
Beginning loan \$375.00
Construction end loan \$275.00

SECOND MORTGAGES/EQUITY
No CDF* prep. \$50.00
With CDF* prep. \$100.00

RESIDENTIAL COVERAGE	BASIC OWNER	BASIC MORTGAGEE	RESIDENTIAL COVERAGE	BASIC OWNER	BASIC MORTGAGEE	RESIDENTIAL COVERAGE	BASIC OWNER	BASIC MORTGAGEE
\$25,000.00	\$399.80	\$266.90	\$74,000.00	\$630.60	\$404.40	\$123,000.00	\$824.21	\$520.00
\$26,000.00	\$405.00	\$270.00	\$75,000.00	\$634.80	\$406.90	\$124,000.00	\$827.88	\$522.20
\$27,000.00	\$410.20	\$273.10	\$76,000.00	\$639.00	\$409.40	\$125,000.00	\$831.55	\$524.40
\$28,000.00	\$415.40	\$276.20	\$77,000.00	\$643.20	\$411.90	\$126,000.00	\$835.22	\$526.60
\$29,000.00	\$420.60	\$279.30	\$78,000.00	\$647.40	\$414.40	\$127,000.00	\$838.89	\$528.80
\$30,000.00	\$425.80	\$282.40	\$79,000.00	\$651.60	\$416.90	\$128,000.00	\$842.56	\$531.00
\$31,000.00	\$431.00	\$285.50	\$80,000.00	\$655.80	\$419.40	\$129,000.00	\$846.23	\$533.20
\$32,000.00	\$436.20	\$288.60	\$81,000.00	\$660.00	\$421.90	\$130,000.00	\$849.90	\$535.40
\$33,000.00	\$441.40	\$291.70	\$82,000.00	\$664.20	\$424.40	\$131,000.00	\$853.57	\$537.60
\$34,000.00	\$446.60	\$294.80	\$83,000.00	\$668.40	\$426.90	\$132,000.00	\$857.24	\$539.80
\$35,000.00	\$451.80	\$297.90	\$84,000.00	\$672.60	\$429.40	\$133,000.00	\$860.91	\$542.00
\$36,000.00	\$457.00	\$301.00	\$85,000.00	\$676.80	\$431.90	\$134,000.00	\$864.58	\$544.20
\$37,000.00	\$462.20	\$304.10	\$86,000.00	\$681.00	\$434.40	\$135,000.00	\$868.25	\$546.40
\$38,000.00	\$467.40	\$307.20	\$87,000.00	\$685.20	\$436.90	\$136,000.00	\$871.92	\$548.60
\$39,000.00	\$472.60	\$310.30	\$88,000.00	\$689.40	\$439.40	\$137,000.00	\$875.59	\$550.80
\$40,000.00	\$477.80	\$313.40	\$89,000.00	\$693.60	\$441.90	\$138,000.00	\$879.26	\$553.00
\$41,000.00	\$483.00	\$316.50	\$90,000.00	\$697.80	\$444.40	\$139,000.00	\$882.93	\$555.20
\$42,000.00	\$488.20	\$319.60	\$91,000.00	\$702.00	\$446.90	\$140,000.00	\$886.60	\$557.40
\$43,000.00	\$493.40	\$322.70	\$92,000.00	\$706.20	\$449.40	\$141,000.00	\$890.27	\$559.60
\$44,000.00	\$498.60	\$325.80	\$93,000.00	\$710.40	\$451.90	\$142,000.00	\$893.94	\$561.80
\$45,000.00	\$503.80	\$328.90	\$94,000.00	\$714.60	\$454.40	\$143,000.00	\$897.61	\$564.00
\$46,000.00	\$509.00	\$332.00	\$95,000.00	\$718.80	\$456.90	\$144,000.00	\$901.28	\$566.20
\$47,000.00	\$514.20	\$335.10	\$96,000.00	\$723.00	\$459.40	\$145,000.00	\$904.95	\$568.40
\$48,000.00	\$519.40	\$338.20	\$97,000.00	\$727.20	\$461.90	\$146,000.00	\$908.62	\$570.60
\$49,000.00	\$524.60	\$341.30	\$98,000.00	\$731.40	\$464.40	\$147,000.00	\$912.29	\$572.80
\$50,000.00	\$529.80	\$344.40	\$99,000.00	\$735.60	\$466.90	\$148,000.00	\$915.96	\$575.00
\$51,000.00	\$534.00	\$346.90	\$100,000.00	\$739.80	\$469.40	\$149,000.00	\$919.63	\$577.20
\$52,000.00	\$538.20	\$349.40	\$101,000.00	\$743.47	\$471.60	\$150,000.00	\$923.30	\$579.40
\$53,000.00	\$542.40	\$351.90	\$102,000.00	\$747.14	\$473.80	\$200,000.00	\$1,106.80	\$689.40
\$54,000.00	\$546.60	\$354.40	\$103,000.00	\$750.81	\$476.00	\$250,000.00	\$1,264.30	\$784.40
\$55,000.00	\$550.80	\$356.90	\$104,000.00	\$754.48	\$478.20	\$300,000.00	\$1,421.80	\$879.40
\$56,000.00	\$555.00	\$359.40	\$105,000.00	\$758.15	\$480.40	\$350,000.00	\$1,552.80	\$959.40
\$57,000.00	\$559.20	\$361.90	\$106,000.00	\$761.82	\$482.60	\$400,000.00	\$1,683.80	\$1,039.40
\$58,000.00	\$563.40	\$364.40	\$107,000.00	\$765.49	\$484.80	\$450,000.00	\$1,814.80	\$1,119.40
\$59,000.00	\$567.60	\$366.90	\$108,000.00	\$769.16	\$487.00	\$500,000.00	\$1,945.80	\$1,199.40
\$60,000.00	\$571.80	\$369.40	\$109,000.00	\$772.83	\$489.20	\$550,000.00	\$2,076.80	\$1,279.40
\$61,000.00	\$576.00	\$371.90	\$110,000.00	\$776.50	\$491.40	\$600,000.00	\$2,207.80	\$1,359.40
\$62,000.00	\$580.20	\$374.40	\$111,000.00	\$780.17	\$493.60	\$650,000.00	\$2,338.80	\$1,439.40
\$63,000.00	\$584.40	\$376.90	\$112,000.00	\$783.84	\$495.80	\$700,000.00	\$2,469.80	\$1,519.40
\$64,000.00	\$588.60	\$379.40	\$113,000.00	\$787.51	\$498.00	\$750,000.00	\$2,600.80	\$1,599.40
\$65,000.00	\$592.80	\$381.90	\$114,000.00	\$791.18	\$500.20	\$800,000.00	\$2,731.80	\$1,679.40
\$66,000.00	\$597.00	\$384.40	\$115,000.00	\$794.85	\$502.40	\$850,000.00	\$2,862.80	\$1,759.40
\$67,000.00	\$601.20	\$386.90	\$116,000.00	\$798.52	\$504.60	\$900,000.00	\$2,993.80	\$1,839.40
\$68,000.00	\$605.40	\$389.40	\$117,000.00	\$802.19	\$506.80	\$950,000.00	\$3,124.80	\$1,919.40
\$69,000.00	\$609.60	\$391.90	\$118,000.00	\$805.86	\$509.00	\$1,000,000.00	\$3,255.80	\$1,999.40
\$70,000.00	\$613.80	\$394.40	\$119,000.00	\$809.53	\$511.20	\$2,000,000.00	\$5,355.80	\$3,249.40
\$71,000.00	\$618.00	\$396.90	\$120,000.00	\$813.20	\$513.40	\$3,000,000.00	\$7,455.80	\$4,499.40
\$72,000.00	\$622.20	\$399.40	\$121,000.00	\$816.87	\$515.60	\$4,000,000.00	\$9,555.80	\$5,749.40
\$73,000.00	\$626.40	\$401.90	\$122,000.00	\$820.54	\$517.80	\$5,000,000.00	\$11,655.80	\$6,999.40

*Closing Disclosure Form (CDF). Fee schedule effective 07/03/2017