

**A.R.S. ABSTRACT, LTD.**  
**2900 Westchester Ave. Suite 102**  
**Purchase, NY 10577**  
**Phone: (914)253-4926, Fax: (914)253-4929**

**MORTGAGE TAX: (LOAN AMOUNT)**

**AS OF NOVEMBER 1, 2007**

**WESTCHESTER (EXCEPT YONKERS)**

RESIDENTIAL

1.30%

The borrower pays 1.05% minus \$30.00 if the property is 1-2 Family and the loan is \$10,000 or more. \*The lender pays .25%

COMMERCIAL

1.30%

The borrower pays the entire amount

**YONKERS**

RESIDENTIAL

1.80%

The borrower pays 1.55% minus \$30.00 if the property is 1-2 Family and the loan is \$10,000 or more. \*The lender pays .25%

COMMERCIAL

1.80%

The borrower pays the entire amount

**ORANGE, PUTNAM, NASSAU AND SUFFOLK**

RESIDENTIAL

1.05%

The borrower pays .80% minus \$30.00 if the property is 1-2 Family and the loan is \$10,000 or more. \*The lender pays .25%

COMMERCIAL

1.05%

The borrower pays the entire amount

**ROCKLAND & DUTCHESS**

RESIDENTIAL

1.30%

The borrower pays 1.05% minus \$30.00 if the property is 1-2 Family and the loan is \$10,000 or more. \*The lender pays .25%

COMMERCIAL

1.30%

The borrower pays the entire amount

**NEW YORK CITY**

RESIDENTIAL

\$499,999.99 and less: 2.05%

The borrower pays 1.80% minus \$30.00 if the property is 1-2 Family and the loan is \$10,000 or more. \*\*The lender pays .25%

COMMERCIAL

\$499,999.99 and less: 2.05%

The borrower pays the entire amount

\$500,000.00 and more: 2.175%

The borrower pays 1.925% minus \$30.00 if the property is 1-2 Family  
\*The lender pays .25%

\$500,000.00 and more: 2.80%

The borrower pays the entire amount

\*Residential properties are defined as 1-3 family dwellings for this section of the law.

\*\*For mortgages less than \$10,000: the mortgage tax is .30% less than the regular applicable rate. A .25% exemption is permitted pursuant to Sec. 253 of the Tax Law for transactions involving 1-6 family dwelling where the lender is a natural person. This exemption does not apply to vacant land.

**All mortgages made within a 12 month period are presumed to be related transactions and are therefore aggregated for purposes of determining the mortgage tax rate.**