

STEWART TITLE & TRUST OF PHOENIX, INC.

3131 East Camelback Road, Suite 200

Phoenix, AZ 85016

SCHEDULE OF ESCROW RATES

Effective 12/6/24

General Rules

Definitions of “Escrow”, “Account Servicing”, “Escrow Agent”, and “Subdivision Trust” are as defined by Arizona Revised Statutes § 6-801.

The applicable rates for Escrow services will be determined by the county where the Escrow is handled and not the county where the property is located.

The rates are charged on a per transaction basis and apportioned among the parties in accordance with the instructions of the parties.

The Basic Escrow Rate will be applied on fair value. Fair value will be construed as the full value of the property, including the encumbrances. When a sale is not involved the fair value will be determined from all available information.

If additional rates are applicable, they will be charged in addition to the Basic Escrow Rate.

Whenever percentages are used herein, the rates will be rounded up to the nearest dollar at each calculation except as otherwise expressly provided herein.

Only one discounted rate will be applied unless specifically allowed for herein.

Any applicable discount will be applied to the portion being charged to the applicable party.

Any applicable discount will be applied to the Basic Escrow Rate and not applicable to any additional charges including but not limited to loan tie in fees and special services.

There will be no charge for Escrow services to employees of Stewart Title for the purchase, sale, or financing of their primary residence.

Any references to Company contained herein refer to Stewart Title & Trust of Phoenix, Inc.

The company reserves the right to negotiate fees which must be approved by management.

Recording charges are assessed pursuant to the Recorder.

Recording service charges (e Record fees) are assessed pursuant to the recording service provider.

EXPLANATION OF RATES

Basic Escrow Rate*

Up to \$100,000.00

- *Yavapai/Coconino County*\$872.00
- *Santa Cruz County* \$872.00
- *Graham/Greenlee County*.....\$636.00
- *Yuma County*.....\$780.00
- *All Other Counties* \$1,063.00

Over \$100,000.00 add \$7.00 per \$5,000.00 increment

*Includes but is not limited to the following:

- Wire Processing
- Standard document completion
- Print costs
- Courier/Overnight delivery
- Preparation of Settlement Statement
- Receiving and Disbursing funds

Loan Escrows

If no sale is involved the rate will be 100% of the Basic Escrow Rate.

If concurrent with a sale a loan tie in fee per loan will be charged in addition to the prevailing rate as follows:

- \$150.00 Santa Cruz County
- \$175.00 Yuma County
- \$200.00 all other counties

Escrow refinance/loan fee for residential loan transactions wherein no sale escrow is included will be charged as follows:

- \$400.00 all counties

Escrow refinance/loan fees for commercial loan transactions will be charged as follows:

- \$818.00 for loan liability of \$1,000,000.00 or less
- \$1,090.00 for loan liability of \$1,000,001.00 or more and less than \$3,000,000.00
- \$1,635.00 for loan liability \$3,000,001.00 or more

Special Services*

Additional services may be required for which no rate structure has been specially provided and may be charged at the rate of \$100.00 (minimum of \$25.00) per hour in addition to the prevailing rate.

*Include but are not limited to the following:

- Holdback of funds (minimum charge \$200.00)
- Completion of standard private financing documents
- Dormant Funds (180 days from the time funds become available)
- Stale Dated Checks (90 days from the time the funds become available)
- Interest Bearing Accounts
- Manufactured Homes
- UCC Filings
- Subordination processing
- Reverse Mortgages
- Inspection services
- 1031 Exchange accommodation
- FIRPTA withholding
- Rush transactions (5 business days or less)
- Sub Escrows
- Construction Loans

Signing Services

Signings conducted outside of a Stewart location utilizing a third-party notary service and/or Remote Online Notarization may be charged at the actual rate assessed by the third-party notary service and/or RON platform provider.

Leaseholds

- The Leasehold Escrow Rate (other than oil, gas, or mineral leases) will be 100% of the Basic Escrow Rate, based upon the fair value of the property leased or the total amount of the lease payments, whichever is less
- The Leasehold Escrow Rate for oil, gas or mineral lease estate escrows will be 200% of the Basic Escrow Rate.

Commercial, Developer and Investor

This rate is available to builders, contractors, developers, and investors when acting as the principal and on non-residential property.

- 70% of the Basic Escrow Rate

Corporate Employee Relocations

- 50% of the Basic Escrow Rate
- For High Volume Relocation Companies, the rate will be \$600.00. High Volume Relocation is determined by an average of 15 or more transactions expected to close with the Company over a 6-month period.

Escrow Only Service

Escrow service wherein no title insurance is provided will be charged at twice the Basic Escrow Rate and requires management approval.

Reconveyance Tracking

Reconveyance tracking to follow up on recording of a lien release when a loan is paid in full at closing and a release is not available for recording at closing will be charged as follows:

- \$100.00 one lien
- \$50.00 per additional lien(s)

Short Sale

A short sale process fee of \$500.00 may be charged in addition to the prevailing rate on a short sale transaction.

Non-Stewart Title & Trust Signing Services

A signing fee of \$150.00 may be charged to perform courtesy signing services provided for Non-Stewart Title & Trust of Phoenix transactions.

Subdivision Disclosure/Public Report

Public reports as required by the Arizona Department of Real Estate for builders or developers using escrow and/or title services from another company will be provided at a rate of \$100 per hour or a fraction thereof. These rates cover both expedited and regular filings and will include obtaining Lot Reservation and/or Conditional Sales approval prior to the public report approval, if applicable. In addition, we can also assist with filing an amendment to their existing public report and/or a Subsequent Owner Exemption for a flat rate of \$350.00.

ACCOUNT SERVICING RATE SCHEDULE

Acceptance of new account

- Arising from an escrow closing in house \$150.00
- Arising outside of an escrow closing in house \$200.00
- New or existing account including impound additional \$100.00
- Wrap Account/Delay and/or Holding of Funds additional \$100.00 (loan must be serviced in conjunction)

Tax service contract

- \$75.00 per parcel

Servicing

- Base fee
 - \$13.50 per month with auto debit/credit
 - \$15.00 per month without auto debit/credit
- Monthly services to be charged in addition to base fee
 - Impound account taxes and insurance \$13.00 per month
 - Impound account for each tax parcel more than one \$3.00 per month
 - Impound account for each policy more than one \$3.00 per month
 - Impound account for any miscellaneous payees \$7.50 per month
 - Holding accounts \$5.00 per month
 - Nonstandard late charge provisions \$5.00 per month
 - Automated late notice \$15.00 per month
- Special handling \$75.00 per occurrence
- Dormant accounts \$100.00 annually

Add and Demand

- \$100.00

Closing fee or termination of account

- \$100.00

Acceptance of assignment of funds

- \$100.00

Modification in terms of account

- \$100.00

Change of payor/payee (name change only i.e. divorce, death, etc.)

- 25.00

Assumption, status, or payoff statement

- \$100.00
- Same day service/rush fee - \$30.00

Transfer processing assignment or assumption of payor's or payee's interest

- \$100.00

Partial release and reconveyance

- \$100.00

Deed of release and reconveyance/payoff deed/satisfaction of mortgage

- \$100.00

Recording Fee

- \$40.00 each instrument

Disbursements from holding accounts

- \$30.00 per occurrence

NSF or dishonored checks

- \$30.00 per occurrence

Payment reminder notice

- \$20.00

Copies of documents

- \$.50 per page

Duplicate copy of year end statement

- \$15.00

Replacement or lost check fee

- \$25.00

Copy of cancelled check

- \$15.00 per occurrence

Verification of account

- \$25.00

Special services

- Additional services may be required for which no rate structure has been specially provided and may be charged at the rate of \$100.00 (minimum of \$25.00) per hour in addition to the prevailing rate.

Manual posting due to payments paid direct to payee

- \$20.00 per occurrence

Notice of strict performance

- \$100.00 plus mailing

10-day default notice

- \$125.00 plus mailing

Certified mailing

- \$15.00 per occurrence

Overnight/Special Delivery fee

- \$30.00 each occurrence

Pay By Phone

- \$20.00 each occurrence

Completed forfeiture (computed on the unpaid balance of the Agreement for Sale)

- For the first \$50,000.00
 - \$750.00
 - Add \$6.00 for each \$1,000.00 over \$50,001.00 up to \$100,000.00
 - Add \$4.00 for each \$1,000.00 over \$100,001.00 up to \$300,000.00
 - Add \$3.00 for each \$1,000.00 over \$300,001.00 up to \$500,000.00
 - Add \$1.50 for each \$1,000.00 over \$500,001.00 up to \$1,000,000.00
 - Add \$1.00 for each \$1,000.00 over \$1,000,000.00
- Additional costs including but not limited to
 - Title search pursuant to title rate manual
 - Notices required to be mailed at \$7.50 each
 - A deposit will be required to initiate the forfeiture

Trustee sale reinstated or cancelled

- One-half of 1% of the unpaid principal balance or \$600.00 whichever is greater

Trustee sale completed (computed on the unpaid balance of the Note secured by Deed of Trust)

- For the first \$50,000.00
 - \$750.00
 - Add \$6.00 for each \$1,000.00 over \$50,001.00 up to \$100,000.00
 - Add \$4.00 for each \$1,000.00 over \$100,001.00 up to \$300,000.00
 - Add \$3.00 for each \$1,000.00 over \$300,001.00 up to \$500,000.00
 - Add \$1.50 for each \$1,000.00 over \$500,001.00 up to \$1,000,000.00
 - Add \$1.00 for each \$1,000.00 over \$1,000,000.00
- Additional costs including but not limited to
 - Title search pursuant to title rate manual
 - Notices required to be mailed at \$7.50 each
 - Document preparation \$100.00
 - Postponement fee \$75.00 per occurrence
 - A deposit will be required to initiate the trustee sale

SUBDIVISION TRUST RATE SCHEDULE

Acceptance of new account

- Single beneficiary trust \$150.00
- Double beneficiary trust \$250.00
- \$50.00 added for each additional beneficiary

Annual servicing

- Single beneficiary trust \$200.00
- Double beneficiary trust \$250.00
- Junior beneficiary trust \$250.00
- \$50.00 added for each additional beneficiary
- \$100.00 added for Collateral assignments

Miscellaneous

- Assignments of interest including collateral assignment \$150.00
- Change of payee \$100.00
- Deed \$10.00
- Close-out
 - Single beneficiary trust \$100.00
 - Double beneficiary trust \$200.00