

Pioneer Title Agency, Inc.

SCHEDULE OF ESCROW SERVICE RATES,

MANUAL OF CLASSIFICATIONS,

and

RULES AND PLANS RELATING THERETO

FORWARD

This schedule of Rates, Manual of Classifications and Rules and Plans Relating Thereto is filed with the Arizona State Department of Financial Institutions, in accordance with Article 4, Chapter 7, Title 6, Arizona Revised Statutes.

This filing consists of the Schedule of Escrow Service Rates, Manual of Classifications and Rules and Plans Relating Thereto effective OCTOBER 30, 2024.

IN WITNESS WHEREOF, the President of this Corporation have hereunto set their hands officially, this 15TH day of OCTOBER, 2024.

PIONEER TITLE AGENCY, INC.

BY: Phyllis L. Copp
Phyllis L. Copp, Vice President

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BASIC ESCROW RATE (ZONE 1)

Maricopa and Pinal Counties

Transaction Amounts To and including	Rate
\$10,000	690
20,000	690
30,000	690
40,000	690
50,000	690
60,000	690
70,000	710
80,000	720
90,000	730
100,000	740
110,000	760
120,000	770
130,000	780
140,000	790
150,000	810
160,000	820
170,000	830
180,000	840
190,000	850
200,000	880
210,000	890
220,000	900
230,000	910
240,000	930
250,000	940
260,000	950
270,000	960
280,000	980
290,000	1000
300,000	1020

From \$300,001 to \$1,000,000

Add per \$10,000 or fraction thereof\$12.00

Over \$1,000,000 add per \$10,000

or fraction thereof..... \$8.00

BASIC ESCROW RATE (ZONE 2)

Apache, Cochise, Coconino, Gila, La Paz, Mohave, Navajo, Yavapai and Yuma Counties

Transaction Amounts To and including	Rate
\$10,000	\$400
20,000	400
30,000	400
40,000	400
50,000	400
60,000	400
70,000	420
80,000	430
90,000	440
100,000	450
110,000	460
120,000	480
130,000	500
140,000	510
150,000	520
160,000	530
170,000	540
180,000	550
190,000	560
200,000	570
210,000	580
220,000	590
230,000	600
240,000	610
250,000	620
260,000	630
270,000	640
280,000	650
290,000	660
300,000	670

From \$300,001 to \$1,000,000
 Add per \$10,000 or fraction thereof \$6.00

Over \$1,000,000 add per \$10,000
 or fraction thereof..... \$4.00

BASIC ESCROW RATE (ZONE 3)

Graham and Greenlee Counties

Transaction Amounts To and including	Rate
\$10,000	\$310
20,000	310
30,000	310
40,000	310
50,000	310
60,000	310
70,000	310
80,000	350
90,000	360
100,000	360
110,000	380
120,000	380
130,000	400
140,000	400
150,000	420
160,000	420
170,000	440
180,000	440
190,000	460
200,000	460
210,000	470
220,000	480
230,000	490
240,000	490
250,000	500
260,000	500
270,000	520
280,000	520
290,000	540
300,000	540

From \$300,001 to \$1,000,000

Add per \$10,000 or fraction thereof \$6.00

Over \$1,000,000 add per \$10,000

or fraction thereof..... \$4.00

BASIC ESCROW RATE (ZONE 4)

Pima and Santa Cruz Counties

Transaction Amounts To and including	Rate
\$10,000	\$420
20,000	420
30,000	420
40,000	420
50,000	420
60,000	430
70,000	440
80,000	450
90,000	460
100,000	470
110,000	480
120,000	490
130,000	500
140,000	510
150,000	530
160,000	540
170,000	560
180,000	570
190,000	580
200,000	590
210,000	600
220,000	620
230,000	630
240,000	640
250,000	650
260,000	660
270,000	680
280,000	690
290,000	700
300,000	710

From \$300,001 to \$1,000,000
Add per \$10,000 or fraction thereof\$12.00

Over \$1,000,000 add per \$10,000
or fraction thereof..... \$8.00

GENERAL RULES

Pioneer Title Agency reserves the right to change any fees or rates contained herein as required by court ruling or legislation.

A. Computation from Basic Rate

1. The rates shall always be applied on fair value as defined in B. below in multiples of \$10,000.00 including any fraction thereof, unless a set flat rate charge applies.
2. Whenever a percentage of a Basic Rate is calculated due to the application of a discounted rate, the charge arrived at from the calculation will be rounded up to the next whole dollar amount.

B. Definitions

Commercial: Commercial means any property that is not Residential as described below.

Escrow: Escrow means any transaction in which any escrow property is delivered with or without transfer of legal or equitable title, or both, and irrespective of whether a debtor-creditor relationship is created, to a person not otherwise having any right, title or interest therein in connection with the sale, transfer, encumbrance or lease of real or personal property, to be delivered or redelivered by that person upon the contingent happening or nonhappening of a specified event or performance or nonperformance of a prescribed act, when it is then to be delivered by such person to a grantee, grantor, promisee, promisor, obligee, obligor, bailee or bailor, or any designated agent or employee of any of them. Escrow includes subdivision trusts and account servicing. (A.R.S. 6-801)

Fair Value: The "Fair Value" shall be construed as the sales price of the property. Where a sale is not involved, the "Fair Value" shall be the principal amount of the new loan.

Residential: Residential means improved one-to-four family residences (residential property), condominiums, townhouses or other similar properties, or unimproved property that is intended for use as one-to-four family, and manufactured homes.

C. Geographic Application of Rates

Unless otherwise noted, the applicable escrow fees shall be determined by the county in which the escrow is handled and not where the property is located.

D. Rates and Charges in Effect Prior to Filing

Rates and/or charges quoted by the Company prior to the effective date of the filing, and which deviate from this filing, shall remain in effect, until expiration of said contract.

E. Separate Sales or Exchanges (Different Owners)

Basic Escrow Rate applicable on each separate sale, seller or exchange involved.

The Basic Escrow Rate applies on the amount of each individual sale or exchange even though there may be one common purchaser and the sales or exchanges are handled concurrently, and one or more separate escrows is involved.

F. Undivided Interest when Sold Separately from the Remaining Interest

Basic Escrow Rate applicable based upon the fair value of the interest covered.

CHAPTER I – ESCROW – RESIDENTIAL

E101.1 Sale - Basic Charge (Residential)

Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow.

E102.1 Buyer All Inclusive Rate (Residential)

Charged in addition to the escrow fee when one or more of any combination of the following services are provided: new first loan (including seller carryback financing), courier charges, or domestic wire fees.

- This rate includes unlimited courier fees and domestic wire fees.

Transactions handled in:

Zone 1	\$220.00
Zones 2 and 4	\$200.00
Zone 3	\$120.00

Discounts shall not apply to this charge

Note: When closing non-typical transactions, limited services may be charged as set forth in Chapter VI, in lieu of this rate.

E103.1 Seller All Inclusive Rate (Residential)

Charged in addition to the escrow fee when one or more of any combination of the following services are provided: lien(s) against property being paid off through escrow, including Manufactured Home loans to obtain title and/or releases, courier fees, or domestic wire fees.

- This rate includes unlimited reconveyance and tracking, courier fees and domestic wire fees.

Transactions handled in:

Zone 1	\$220.00
Zones 2, 3 and 4	\$200.00

Discounts shall not apply to this charge

Note: When closing non-typical transactions, limited services may be charged as set forth in Chapter VI, in lieu of this rate.

E104.1 Loan Escrow – Basic Charge (Residential)

A. Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow when:

- no transfer of title is involved and the preparation of loan escrow instructions/documents is required.

B. **Loan Escrow (Loan/Refinance/Construction/Permanent Loan)**

This rate is applicable to any loan only transaction when there is no transfer of title and all loan documents are provided by the lender (institutional or private) for one loan in the transaction (does not need to be first lien position).

Services available under this section include the following:

- Unlimited reconveyance and tracking, courier fees and domestic wire fees.

Transactions handled in:

Zone 1	Charge - \$380.00
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Zones 2,3 and 4
Discounts shall not apply to this charge.

Charge - \$350.00

C. Volume Lender Bulk Refinance Rate (Zone 4 Only)

Loan Escrow services may be provided to any Lender, Mortgage Broker, Credit Union, or any other lending entity that processes in excess of 20 refinance transactions on an average monthly basis.

Services available under this section include the following:

- Unlimited reconveyance and tracking, courier fees and domestic wire fees.

Transactions handled in Zone 4 Only: Charge - \$275.00
Discounts shall not apply to this charge.

E105.1 Subsequent Loans (Residential)

This rate is applicable to any subsequent loan closed with the new loan.

- Does not apply to government down payment assistance.

Transactions handled in all Zones Charge - \$150.00 per loan
over one

Discounts shall not apply to this charge

E106.1 Leasehold – Basic Charge (Residential)

The Leasehold Escrow Rate shall be 100% of the Basic Escrow Rate based upon the fair value of the property lease or the total amount of the lease payments, whichever is less.

CHAPTER II – ESCROW – COMMERCIAL

E201.1 Sale – Basic Charge (Commercial) – All Zones

Up to \$2,000,000	70% of Basic Escrow Rate
\$2,000,001 to \$10,000,000	65% of Basic Escrow Rate
\$10,000,001 to \$25,000,000	60% of Basic Escrow Rate
\$25,000,001 to \$55,000,000	55% of Basic Escrow Rate
\$55,000,001 to \$75,000,000	50% of Basic Escrow Rate
\$75,000,001 and above	45% of Basic Escrow Rate

MINIMUM RATE: Zones 1 and 4: \$850.00; Zone 2: \$500.00
No minimum rate for Zone 3
Discounts shall not apply to this charge

E202.1 Buyer All Inclusive Rate (Commercial)

Charged in addition to the escrow fee when one or more of any combination of the following services are provided on behalf of the Buyer: new first loan (including seller carryback financing), courier charges or domestic wire fees.

- This rate includes unlimited reconveyance and tracking, courier fees and domestic wire fees.

Transactions handled in:

Zone 1	\$275.00
Zones 2, 3 and 4	\$225.00

Discounts shall not apply to this charge

E203.1 Seller All Inclusive Rate (Commercial)

Charged in addition to the escrow fee when one or more of any combination of the following services are provided on behalf of the Seller: lien(s) against property being paid off through escrow, including Manufactured Home loans to obtain titles and/or releases, courier charges or domestic wire fees.

- This rate includes unlimited reconveyance and tracking, courier fees and domestic wire fees.

Transactions handled in:

Zone 1	\$275.00
Zones 2, 3 and 4	\$225.00

Discounts shall not apply to this charge

E204.1 Loan Escrow – Basic Charge (Commercial)

- A. Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow when:
- no transfer of title is involved and the preparation of loan escrow instructions/documents is required.

B. Loan Escrow (Loan/Refinance)

This rate is applicable to any loan only transaction when there is no transfer of title and all loan documents are provided by the lender (institutional or private) for one loan in

the transaction (does not need to be first lien position).

- This rate does not apply to construction loans.

Services available under this section include the following:

- Unlimited reconveyance and tracking, courier fees, and domestic wire fees.

Up to \$500,000	Charge - \$500.00
\$500,001 to \$1,000,000	Charge - \$800.00
\$1,000,001 to \$3,000,000	Charge - \$1,100.00
\$3,000,001 and above	Charge - \$1,600.00

Discounts shall not apply to this charge

C. Loan Escrow (Commercial Construction/Perm)

This rate is applicable to commercial construction/perm loan only transactions when there is no transfer of title and all loan documents are provided by the lender (institutional or private) for first loan.

Services available under this section include the following:

- Unlimited reconveyance and tracking, courier fees, and domestic wire fees.

Up to \$2,000,000	70% of Basic Escrow Rate
\$2,000,001 to \$10,000,000	65% of Basic Escrow Rate
\$10,000,001 to \$25,000,000	60% of Basic Escrow Rate
\$25,000,001 to \$55,000,000	55% of Basic Escrow Rate
\$55,000,001 to \$75,000,000	50% of Basic Escrow Rate
\$75,000,001 and above	45% of Basic Escrow Rate

MINIMUM RATE: \$750.00

Discounts shall not apply to this charge

E205.1 Subsequent Loans (Commercial)

This rate is applicable to any subsequent loan closed with the new loan.

Transactions handled in all Zones	Charge - \$225.00 per loan over one
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Discounts shall not apply to this charge

E206.1 Leasehold – Basic Charge (Commercial)

The Leasehold Escrow Rate shall be 100% of the Basic Escrow Rate based upon the fair value of the property lease or the total amount of the lease payments, whichever is less.

CHAPTER III – ESCROW – SUBDIVISION

E301.1 Subdividers, Builders and Developers Rate

1 - 30 Units	70% of Basic Escrow Rate
31 - 70 Units.....	60% of Basic Escrow Rate
71 - 100 Units.....	40% of Basic Escrow Rate
101 - 500 Units	30% of Basic Escrow Rate
501 – 1000 Units.....	20% of Basic Escrow Rate
1001 or more.....	10% of Basic Escrow Rate

MINIMUM RATE - \$ 150.00

Discounts shall not apply to this charge

CHAPTER IV – ESCROW – MANUFACTURED HOME ONLY

E401.1 Sale - Basic Charge (Manufactured Home Only)

Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow.

MINIMUM RATE: \$800.00

E402.1 Buyer All Inclusive Rate (Manufactured Home Only)

Charged in addition to the escrow fee when the sale and loan escrow are conducted simultaneously (including seller carryback financing) for first loan. Services available under this section include:

- Unlimited courier fees and domestic wire fees.

Transactions handled in:

Zone 1	\$220.00
Zones 2, 3 and 4	\$200.00

Discounts shall not apply to this charge

Note: When closing non-typical transactions, limited services may be charged as set forth in Chapter VI, in lieu of this rate.

E403.1 Seller All Inclusive Rate (Manufactured Home Only)

Charged in addition to the escrow fee when one or more of any combination of the following services are provided: lien(s) against property being paid off through escrow, including Manufactured Home loans to obtain title and/or releases, courier charges, or domestic wire fees.

- This rate includes unlimited courier charges and domestic wire fees.

Transactions handled in:

Zone 1	\$220.00
Zones 2, 3 and 4	\$200.00

Discounts shall not apply to this charge

Note: When closing non-typical transactions, limited services may be charged as set forth in Chapter VI, in lieu of this rate.

E404.1 Loan Escrow – Basic Charge (Manufactured Home Only)

- A. Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow when:

- no transfer of title is involved and the preparation of loan escrow instructions/documents is required.

- B. **Loan Escrow (Loan/Refinance/Construction/Permanent Loan)**

This rate is applicable to any loan only transaction when there is no transfer of title and all loan documents are provided by the lender (institutional or private) for one loan in the transaction (does not need to be first lien position).

Services available under this section include the following:

- Unlimited reconveyance and tracking, courier fees and domestic wire fees.

Transactions handled in:
Zone 1 Charge - \$380.00
Zones 2,3 and 4 Charge - \$350.00
Discounts shall not apply to this charge.

E405.1

Subsequent Loans (Manufactured Home Only)

This rate is applicable to any subsequent loan closed with the new loan.

- Does not apply to government down payment assistance.

Transactions handled in all Zones Charge - \$150.00 per loan
over one

Discounts shall not apply to this charge

CHAPTER V – ESCROW - SPECIAL RATES

E501.1 Business Escrow Rate

Any escrow wherein a business or other type of ownership (ie: water rights, etc.) is being transferred, without real property, will be charged at twice the Basic Escrow Rate with a minimum charge of \$1,200.00.

Discounts shall not apply to this rate.

E502.1 Churches or Non-Profit Organization Rate

This rate is available to Churches and Non-Profit Organizations. Charge is 70% of the Basic Escrow Rate.

E503.1 Employee Rates

This rate is available to any employee of a Title Company.

For escrows handled by the Company in connection with the financing or refinancing, sale or purchase of:

1. primary residence no escrow fees charged
2. secondary properties 50% of the applicable escrow fees

E504.1 Investor Rate

This rate is available to individuals and entities who in the ordinary course of business invest money in real estate. Charge is 70% of the Basic Escrow Rate.

E505.1 Military Rate

This rate is available to active Military and Veterans. Charge is 70% of the Basic Escrow Rate.

E506.1 Negotiated Rate

The Company reserves the right to negotiate fees. Any such negotiated rate agreement must be in writing, signed by the parties to the agreement, and approved by the Company President. A copy of the agreement shall be maintained outside of the filed escrow rates.

E507.1 Pre Sale Rate (Yuma County Only)

A flat fee of \$330.00 will be charged on a residential resale transaction. This fee is applicable provided that the closing occurs within 12 months from the date of the Multiple Listing Service (MLS). This discount shall apply to closings performed in which the listing agent has disclosed the rate on the MLS listing prior to acceptance of the contract. Copy of the MLS listing required.

Excluded from this rate are Real Estate Owned properties (REO's), Short Sale transactions, and commercial properties.

Discounts shall not apply to this charge.

E508.1 Public Servant Rate

This rate is available to currently employed Public Servants to include, but not limited to, teachers, policemen, firefighters, and emergency medical personnel. Charge is 70% of the Basic Escrow Rate.

E509.1 Real Estate Agent Rate

This rate is available to active Realtors. Charge is 70% of the Basic Escrow Rate.

E510.1 Relocation Companies (High Volume)

For High Volume Relocation Companies, the rate shall be \$600.00 inclusive of miscellaneous fees. Discounts shall not apply to this rate.

E511.1 Relocation Rate – Corporate Employee

Rates under this section are available for transactions insuring the purchase and resale of a home of an employee transferred by a corporation or a governmental entity from one area to another. Charge is 70% of the Basic Escrow Rate.

E512.1 Senior Citizen's Rate

This rate is available to Senior Citizens (age 60 and over). Charge 80% of the Basic Escrow Rate.

CHAPTER VI – ESCROW - MISCELLANEOUS SERVICES

The rates under this section are minimum charges. Discounts shall not apply to charges under this section.

E601.1 Construction Controlled Escrow Fees

These charges shall be in addition to the Basic Escrow Rate:

\$50.00 Per Draw

\$100.00 Per Draw Inspection (does not apply when use of an outside vendor is required)

E602.1 Courier Fees

\$30.00 per package (includes express mail, overnight delivery, courier delivery)

E603.1 Escrow Only Service

Escrow services involving a transfer of real property where title insurance is available but is not being issued will be charged at twice the Basic Escrow Rate with a minimum charge of \$1,200.00.

E604.1 Exchange Fee

This charge shall apply to transactions involving a 1031 Tax Deferred Exchange or a simultaneous exchange of property.

Charge - \$100.00 for each exchange

E605.1 Foreign Investment in Real Property Tax Act (FIRPTA) Filing Fee

When the transaction involves withholding of proceeds and/or payment of same and/or the filing of forms with no payment to the Internal Revenue Service in connection with the Foreign Investment in Real Property Tax Act, charges may be made at an hourly rate of \$150.00 per hours (with 2 hours minimum).

E606.1 Interest Bearing Accounts

Setup of Trust Funds deposited into Interest Bearing Accounts - \$50.00

E607.1 Maintenance Charges

1. \$30.00 per month for maintaining funds in escrow account after an escrow is in dispute and we have given both parties (Seller and Buyer) at least thirty days notice that said charge will accrue until the entire sum in the escrow has been exhausted, or the dispute has been resolved by mutual agreement or by court order, any applicable appeal period having lapsed, and the remainder is distributed accordingly.
2. \$30.00 for the re-issuance of any check not cashed after six months have elapsed since the date of issuance, or the entire sum uncashed, if less than \$30.00.
3. \$30.00 per month to maintain the funds in our account after one year has elapsed with a check remaining uncashed and unclaimed, until the entire sum of said uncashed check has been exhausted or claim has been made for the remainder, or in the event three years elapses, any unclaimed remainder will be sent to the State escheat fund.

E608.1 Manufactured Homes Title/Affixtures

This charge shall be in addition to the Basic Escrow Rate or in addition to the Loan Escrow – Basic Charge (Manufactured Home Only) for the preparation of an Affidavit of Affixture and/or Applications for the transfer of Manufacturers Certificates of Origin (MCO) or Certificate of Title for a manufactured home or Applications for filing new lienholder information.

- Does not include MVD Authorized Third Party (ATP) services.

Transactions handled in:

Zones 1, 2, and 4

Zone 3

Charge - \$100.00 per home

No Charge

E609.1 Reconveyance and Tracking Fee

Includes tracking, demanding, procuring and recording of Payoff Deeds for Agreement for Sale, Satisfactions of Mortgage, Releases of Liens Disclosed on Affidavits of Affixture, Deeds of Release and Reconveyance of Deed of Trust, Manufactured Home Certificates of Title and/or Lien Releases from Lender, Beneficiary or Servicing Agency, when a release is not available at closing for recordation, or Certificates of Title/Lien Release will be released by a payoff lender post-closing.

This fee is non-refundable and does not represent the actual out-of-pocket expenditures of the company in connection therewith, but is a flat rate charge of \$100.00 per release or Manufactured Home. Reconveyances and releases will be recorded by the Company as a cost of doing business when this fee is charged.

THIS FEE IS NOT APPLICABLE WHEN PAYING OFF AN ACCOUNT SERVICED BY PIONEER TITLE AGENCY or YAVAPAI TITLE AGENCY.

E610.1 REO Transactions

When fees are invoiced to the Company for services provided by required Seller coordinating companies, said fees shall be charged in addition to Company escrow charges.

E611.1 Short Sale Escrow Rate

This rate shall apply when the transaction involves a "short sale" to be approved by an institutional lender and will be charged at twice the Basic Rate with a minimum charge of \$1,200.00

E612.1 Wire Fees (Outgoing)

Domestic Wires - \$30.00 per wire

International Wires - \$50.00 per wire

E613.1 Work Charges

When services are requested under conditions for which no charge has been provided in this Schedule, or additional escrow work when unusual conditions are encountered, or when special services are provided, charges may be made at an hourly rate of \$150.00 per hour (with 1 hour minimum).

E614.1 Remote Online Notarization (RON) Signing Fee

A. \$50.00 per remote online notary session.

B. \$40.00 per online notary session for signers who complete more than 3 RON signings per calendar year.

C. No charge when documents need to be resigned or were missed in the first notary session

for the same transaction.

CHAPTER VII - ACCOUNT SERVICING

E701.1 – Account Servicing Charges

The following charges are the rates applicable for accounting and other services rendered in connection with an escrow pursuant to the instructions of the parties thereto.

Discounts shall not apply to charges under this section, with the exception of Employee Rates (E503.1).

Sierra Vista

The following charges are the rates applicable for accounts serviced through our Sierra Vista office.

TYPE OF FEE/SERVICES		
SET UP FEES		
In-House Acceptance/Set up Fee		\$100.00
Outside Acceptance/Set up Fee		\$175.00
Impound Acceptance/Set up Fee (new or adding to existing)		\$150.00
Lease w/Purchase Option Acceptance/Set up Fee (includes closeout fee)		\$175.00
Commission Account/Collateral Assignment Acceptance/Set up Fee		\$50.00
Holding Ledger Account Acceptance/Set Up Fee		\$50.00
Wrap Account/Delay Funding/Construction Loans (in addition to set up fee)		\$100.00
ANNUAL ACCOUNT SERVICING FEES**		Annual
Base Annual Fee		\$144.00
Impound Account		\$120.00
Additional Payees		\$48.00
Commission Account		\$48.00
Manual Monitoring		\$48.00
Payor Concurrent Obligation/Payee Obligation		\$48.00
Dormant Account Fee		\$50.00
ADDITIONAL SERVICES		
10 Day Demand Notice		\$100.00
Add and Demand (Taxes and Insurance)		\$75.00
Assumption/Assignment		\$100.00
Close Out/Termination Fee		\$75.00
Copies of Cancelled Checks		\$5.00
Freeze on Account/Reinstatement		\$75.00
Full Release/Reconveyance		\$100.00
Late Notices		\$15.00
Letter - Proof Tax-Ins Paid		\$15.00
Modification		\$100.00
Name Change Only		\$25.00
NSF Fee		\$25.00 plus Bank Fee
Partial Release and Reconveyance		\$100.00
Pay by Phone Fee		\$20.00
Statement Fees (Status or Payoff)		\$100.00
Verification of Account (Charged to Requesting Party)		\$25.00

** Annual Account Servicing fees are paid per the term of the contract (Annual, Semi-Annual, Quarterly, Monthly, Bi-Monthly).

Maintenance Charges shall be \$25.00 per month to maintain the funds in our account after one year has elapsed with a check remaining uncashed and unclaimed, until the entire sum of said uncashed check has been exhausted or claim has been made for the remainder, or in the event three years elapses, any unclaimed remainder will be sent to the State escheat fund.

Special handling of account, not covered under the above fees, will be billed at the rate of \$75.00 per hour (with 1/3 hour minimum).

Kingman and Phoenix

The following charges are the rates applicable for accounts serviced through our Kingman and Phoenix offices.

TYPE OF FEE/SERVICES	
SET UP FEES	
In-House Acceptance/Set up Fee	\$100.00
Outside Acceptance/Set up Fee	\$175.00
Impound Acceptance/Set up Fee (new or adding to existing)	\$150.00
Lease w/Purchase Option Acceptance/Set up Fee (includes closeout fee)	\$175.00
Commission Account/Collateral Assignment Acceptance/Set up Fee	\$50.00
Holding Ledger Account Acceptance/Set Up Fee	\$50.00
Wrap Account/Delay Funding/Construction Loans (in addition to set up fee)	\$100.00
ANNUAL ACCOUNT SERVICING FEES**	
Base Annual Fee	Annual \$180.00 1–Auto Debit/Credit \$162.00 2–Auto Debit/Credit \$144.00
Impound Account	\$156.00
Additional Payees	\$90.00
Manual Monitoring	\$60.00
Special Handling	\$180.00
Dormant Account Fee	\$50.00
ADDITIONAL SERVICES	
10 Day Demand Notice	\$125.00
Add and Demand (Taxes and Insurance)	\$75.00
Assumption/Assignment	\$100.00
Close Out/Termination Fee	\$75.00
Copies of Cancelled Checks	\$5.00
Freeze on Account/Reinstatement	\$75.00
Full Release/Reconveyance	\$100.00
Incoming Wire/Outgoing Wire	\$30.00
Late Notices	\$15.00
Letter - Proof Tax-Ins Paid	\$15.00
Modification	\$100.00
Name Change Only	\$25.00
NSF Fee	\$25.00 plus Bank Fee
Partial Release and Reconveyance	\$100.00
Pay by Phone Fee	\$20.00
Statement Fees (Status or Payoff)	\$100.00
Update Fees/Direct Payments	\$20.00

Verification of Account (Charged to Requesting Party)	\$25.00
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** Annual Account Servicing fees are paid per the term of the contract (Annual, Semi-Annual, Quarterly, Monthly, Bi-Monthly).

Maintenance Charges shall be \$25.00 per month to maintain the funds in our account after one year has elapsed with a check remaining uncashed and unclaimed, until the entire sum of said uncashed check has been exhausted or claim has been made for the remainder, or in the event three years elapses, any unclaimed remainder will be sent to the State escheat fund.

Special handling of account, not covered under the above fees, will be billed at the rate of \$75.00 per hour (with 1/3 hour minimum).

Fees for special circumstances such as entry of a large number of accounts from one client, prepaid fees, established accounts being transferred from another servicing agent or other bulk type transactions will be negotiated on a case by case basis.

CHAPTER VIII - TRUSTEE'S SALE

E801.1 Trustee's Sale Charges

The following charges are the rates applicable for Trustee Sales handled by the Company as Trustee under a Deed of Trust pursuant to A.R.S. beginning at 33-801.

- A. Trustee's Fees shall be one-half of one per cent of the unpaid principal balance under the Promissory Note secured by the Deed of Trust.
 - 1. A 25% discount will be applied to Trustee's Fees for Sales reinstated or cancelled within 30 days of recordation of the Notice of Trustee's Sale.
 - 2. An additional fee of \$50.00 will be charged for each Postponement of Sale.

MINIMUM CHARGE - \$400.00

Rates for special circumstances such as Sales for multiple Deeds of Trust from one Beneficiary will be negotiated on a case by case basis.

(The Trustee's Fees outlined in this section DOES NOT include the cost of mailing, posting, or publishing as require by Arizona Statute and DOES NOT include charges incurred if the use of an outside vendor is required.)

CHAPTER IX – SUBDIVISION TRUSTS

E901.1 Subdivision Trust Charges

The following charges are the rates applicable for accounting and other services rendered in connection with subdivision trusts pursuant to the instruction of the parties thereto. This schedule is published for the convenience of our Trust Beneficiaries. Trustee reserves the right to amend this schedule from time to time without notice.

"Beneficiary" as referred to herein shall mean: one married couple; one party as his sole and separate property; one partnership (general, limited or joint venture); one limited liability company or one corporation.

Any rates not separately stated under this Section E901.1 of Chapter IX Subdivision Trusts, shall be charged according to Section E701.1 of Chapter VII Account Servicing of this rate filing. Additional fees charged can include but are not limited to title search fees, title insurance fees, escrow fees, recording fees, postage, third party charges, and travel expenses.

A. ACCEPTANCE RATE

1. Single Beneficiary Trust (one Beneficiary)	\$300.00
• with Assurance Agreement, add (PXH Trust Dept. Only)	\$150.00
2. Double Beneficiary Trust (one first Beneficiary and one second Beneficiary)	\$500.00
3. Junior Trust (for all or a portion of property in underlying senior trust)	\$500.00
4. Amendment to Trust Agreement	\$100.00

An additional charge of \$25.00 will be made for each additional beneficiary beyond the number above stated.

B. ANNUAL SERVICING RATE

1. Single Beneficiary Trust (one Beneficiary)	\$200.00
• With Assurance Agreement, add (PXH Trust Dept. Only)	\$50.00
2. Double Beneficiary Trust	\$250.00
3. Junior Beneficiary Trust	\$250.00

An additional charge of \$25.00 will be made for each additional beneficiary beyond the number above stated.

Annual Servicing Rates are payable in advance, either in January of each year or based on the date of trust or trust acceptance and may be collected directly from Beneficiary's funds on deposit, at close of escrow, or upon Trust acceptance. The Annual Servicing Rates may be prorated for any fractional part of the year during which the Trust may continue.

C. ADMINISTRATIVE SERVICES

1. Deed and Affidavit of Value processing	
• Deed prepared by Pioneer Title Agency	\$50.00
• Deed prepared outside of Pioneer Title Agency	\$100.00
2. Processing of Lease, Easement or other instrument	\$100.00
3. Acceptance of assignment of beneficial interest	\$100.00
4. Additional parcels of land into the Trust (per deed)	\$100.00
5. Option Agreements	
• Acceptance Fee (if not in original Trust)	\$100.00
• Renewal/Extension Fee	\$100.00
• When exercised	\$100.00
6. Collateral Assignment/Money Assignment	
• Acceptance/Set-up Fee (All Trust Depts.)	\$150.00
• Annual Fee (PHX Trust Dept. Only)	\$125.00
• Release of Assignment (PHX Trust Dept. Only)	\$100.00
• Per additional payee, add (PHX Trust Dept. Only)	\$100.00
7. Broker Commission Rate (per broker with one payee)	
• Acceptance Fee (PHX Trust Dept. Only)	\$200.00
• Annual Fee (PHX Trust Dept. Only)	\$250.00
• Per additional payee, add (PHX Trust Dept. Only)	\$150.00

D. CLOSING RATES \$200.00

If all property is sold or conveyed by Trustee during the normal course of administration of the Trust, there will be no closing charge, except for the charges of a title insurer for final examination.

E. ADDITIONAL SERVICE RATES

1. Extraordinary Services

A reasonable charge will be made for extraordinary services rendered at the rate of \$150.00 per hour. Such rate shall be charged in half hour increments with a one hour minimum charge.

2. Transaction/Processing Fee	\$100.00
3. Notice of Default Letter per each, plus postage	\$125.00

4. COLLECTION ACCOUNT SERVICES

Any rates not separately stated under this Section E901 of Chapter IX Subdivision Trusts, shall be charged according to Section E701 of Chapter VII Account Servicing of this rate filing.

1. Set-Up Rate per allocation account	\$50.00
2. Monthly Servicing Rate per allocation account	\$7.00
3. Updated/Adjustments	\$50.00
• Per each allocation account, add	\$15.00