



*First American  
Title Insurance Company*

## Arizona Escrow Fee Manual

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February 1, 2021

**ARIZONA**

**First American Title Insurance Company**

**Schedule of Escrow Fees**

**Effective February 1, 2021**

The applicable fees for Escrow services shall be determined by the county where the Escrow is handled and not the county where the property is located, unless otherwise noted. The fees are charged on a per-transaction basis and may be apportioned among the parties to the transaction in accordance with the instructions of the parties.

All fees and charges contemplated by this Schedule shall be rounded up to the next dollar at each calculation except as otherwise expressly provided. Any reference to "per \$1,000 of liability" shall mean and include "per \$1,000 of liability and any portion thereof."

**DEFINITIONS:**

**Basic Escrow Fee** means the fee in Appendix A.

**Basic Escrow Services** means primary Escrow services, including but not limited to:

- document preparation;
- electronic document download;
- receipt of incoming funds and issuance of disbursements, whether by check or wire transfer, including associated wire transfer fees;
- overnight delivery, including associated overnight delivery fees;
- courier and messenger services;
- processing a subordination;
- notary fees and signing services; and
- recording services.

**Basic Escrow Services** do not include the following services, the fees for which are set forth in Section 8 below, Miscellaneous Services:

- check(s) returned for insufficient funds;
- interest-bearing account set-up;
- funds held in Escrow over 180 days after either close of Escrow or estimated close of Escrow;

- fees for services obtained from a third party (other than the Company) and not otherwise specifically included in the definition of Basic Escrow Services; and
- transfer tax or any other governmental fees or charges.

**Commercial** means any property that is not Residential.

**Company** means First American Title Insurance Company.

**Escrow** means any transaction in which 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 herein 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 non-happening of a specified event or performance or non-performance of a prescribed act, when it is then to be delivered by such person to a grantee, grantor, promisee, promisor, obligee, obligor, bailee, bailor, or any designated agent or employee of any of them. Escrow includes subdivision trusts. (ARS 6-801, as amended 1988)

**Escrow Agent** means any person engaged in the business of accepting Escrows. (ARS 6-801)

**Fair Value** means the sale price, including any encumbrances being assumed by the buyer, except that where no sale is involved, the Fair Value is determined based on available information, but in no event is less than the sum of all the monetary encumbrances to which the title is subject.

**Residential** means improved one-to-four family residential property, or unimproved property that is intended for use as one-to-four family residential property.

**Short Sale** means a sale transaction in which the proceeds of the sale are insufficient to satisfy the outstanding obligations secured by the subject property and one or more creditors or lenders agrees to accept less than the amount that is owed on the property in satisfaction of the outstanding loan or loan obligations.

## **1. FEE FOR UNUSUAL SERVICES/SERVICES NOT SCHEDULED HEREIN**

When Escrow services are requested under conditions for which no charge has been provided in this Schedule, a charge shall be made which, in the opinion of the Company, is consistent with the general pricing procedures as set forth herein. Additional or different fees will be charged when unusual conditions are encountered and for special services requested, subject to agreement by the customer and the Company. The fee for additional Escrow work when unusual conditions are encountered or special services are rendered is \$100 per hour or any fraction thereof.

## **2. SALE ESCROW FEE**

The fee for Basic Escrow Services for a sale transaction is 100% of the Basic Escrow Fee based upon the Fair Value of the property being conveyed in the Escrow transaction, subject to modification as expressly provided in this Schedule. In the sale of a lease other than an oil, gas, or mineral lease, the fee is computed based on the Fair Value of the lease. The fee for an Escrow transaction involving the sale of an oil, gas, or mineral lease will be negotiated based on the services rendered.

### **3. SALE AND LOAN ESCROW FEE**

The fee for Basic Escrow Services when a sale Escrow and loan Escrow are conducted simultaneously (including seller carry back situations) covering identical property is 100% of the Basic Escrow Fee plus an additional fee of \$200 per loan.

### **4. LOAN ESCROW FEES**

1. For a loan transaction on improved or unimproved Residential property in which the Company does not prepare the Escrow instructions, a flat fee of \$450 for a transaction involving a single loan is charged for the following services: notary fees and signing services, recording services, tracking services, overnight delivery and courier service, two (2) demands, and the issuance of up to five (5) checks. A fee of \$10 shall be charged for each check issued over five, and a fee of \$25 shall be charged for each demand over two. For transactions with more than one loan, the fee is \$450 plus an additional fee of \$200 for each loan over one.
2. The charge for Basic Escrow Services for a loan Escrow that involves the preparation of lender Escrow instructions/documents by the Escrow Agent shall be 100% of the Basic Escrow Fee.

### **5. INVESTOR FEE**

This fee is available to a person who in the ordinary course of business invests in real estate so that the real estate may produce a revenue, income or profit and who has provided a certification to that effect to the Company (an "Investor"). This fee cannot be used in conjunction with any other discount, does not apply to any flat fee, and cannot be applied to reduce the total fee to an amount less than any minimum fee expressly specified herein. The fee for Basic Escrow Services purchased by an Investor under this Section 5 is 70% of the Basic Escrow Fee or the Sale and Loan Escrow Fee calculated in Section 3.

### **6. NEW HOME BUILDER/DEVELOPER ESCROW FEE**

This section applies to a first-time sale transaction of a new home subdivision for an all cash transaction or a transaction with no more than one loan. The rate includes Basic Escrow Services except notary fees and signing services unless the signing occurs during business hours of the Company and within the state of Arizona. The fee/rate is determined under the chart set forth in Appendix B. For transactions with more than one loan, add an additional fee of \$200 for each loan over one.

### **7. MISCELLANEOUS ESCROWS**

#### **(a) Timeshare Escrow**

- (1) First-Time Sale Outs

The Company may furnish Basic Escrow Services for the first-time sale out of a timeshare interest from the timeshare developer to the first-time buyer for the following fees:

Sale Escrow Fee:

<b>TRANSACTION AMOUNT</b>	<b>FEE</b>
Up to and including \$75,000	\$75
\$75,001 to \$105,000	\$100
Over \$105,000	\$150

Concurrent Loan Escrow Fee: \$20

- (2) Resale of Timeshare Interests or Sale of Fractional/Private Residence Club

The Company may furnish Basic Escrow Services for the resale of a timeshare interest previously conveyed by a developer in a first-time sale, or the sale of a fractional/private residence club interest for the following fees:

Sale Escrow Fee:

<b>TRANSACTION AMOUNT</b>	<b>FEE</b>
Up to and including \$100,000	\$300
Over \$100,000	\$300, plus \$1 for each \$1,000 of liability

Concurrent Loan Escrow Fee: \$60

- (3) Rental

The Company may furnish Basic Escrow Services for the rental of timeshare interests for the following fees:

<b>TRANSACTION AMOUNT</b>	<b>FEE</b>
Up to and including \$1,000	\$100
\$1,001 to \$2,000	\$150
\$2,001 to \$5,000	\$150, plus \$25 for every \$500 or fraction thereof
Over \$5,000	\$300, plus \$15 for every \$500 or fraction thereof

- (4) Non-Deeded Title Transfer Verifications. The Company may furnish homeowner association non-deeded title transfer verifications for a fee of \$175.
- (5) Reservation Deposits. The Company may furnish Basic Escrow Services for reservation deposits for non-binding timeshare purchase agreements for a fee of \$50.

**(b) Lender's Advantage Refinance Escrow**

For improved one-to-four family Residential loan transactions where the commitment and loan policy are issued by, and the Escrow is initiated through and coordinated by or handled by First American Mortgage Solutions Group, including First American Regional Lender's Advantage, the following Escrow services are available for transactions with a single loan for a fee of \$575:

- contacting of the borrower(s) and/or other parties to obtain any information necessary to order payoffs, subordinations and/or perform title curative services;
- ordering payoff demand statements from existing lienholders;
- preparation of settlement statements;
- document preparation;
- receipt of incoming funds and issuance of disbursements;
- recording services, except governmental entity fees;
- notary and signing services by a third party for one signing appointment.

For transactions with more than one loan, an additional fee of \$100 is added to the Lender's Advantage Refinance Escrow fee, for each loan over one.

**(c) Lender's Advantage Alternative Escrow Services for Junior or Equity Loans**

For improved one-to-four family Residential junior or equity loan transactions where a commitment and loan policy, a Junior Loan Policy or a FACT Policy under the equiSMART Master Loan Program is issued by, and the Escrow is initiated through and coordinated by or handled by First American Mortgage Solutions Group, including First American Regional Lender's Advantage, the following limited Escrow services are available:

- (1) Alternative A: The fee is \$230 for the following services only in connection with a junior or equity loan:
  - ordering payoff demand statements from existing lienholders;
  - preparation of settlement statements;
  - receipt of incoming funds and issuance of disbursements.
- (2) Alternative B: The fee is \$175 for the following services only in connection with a junior or equity loan:
  - ordering payoff demand statements from existing lienholders;
  - receipt of incoming funds and issuance of disbursements.

**(d) Lender's Advantage Sale Escrow**

For improved one-to-four family Residential purchase transactions where the commitment and policy are issued by, and the Escrow is initiated through and coordinated by or handled by First American Mortgage Solutions Group, including First American Regional Lender's Advantage, the fee shall be:

<b>SALES PRICE</b>	<b>ESCROW FEE</b>
Up to and including \$250,000	\$800
\$250,001 to \$500,000	\$1,100
\$500,001 to \$750,000	\$1,400
\$750,001 to \$1,000,000	\$1,700

For amounts over \$1,000,000, add \$4 per \$5,000 or fraction thereof.

The Lender's Advantage Sale Escrow fee includes the following services:

- (1) ordering payoff demand statements from existing lienholders based on information provided by the lender;
- (2) preparation of settlement statements;
- (3) document preparation;
- (4) receipt of incoming funds and issuance of disbursements;
- (5) recording services, except governmental entity fees;
- (6) notary fees and signing services for one document signing session in Arizona.

**(e) Short Sale Transaction Escrow**

The Escrow fee in the chart below applies to Escrow services involving a Residential Short Sale transaction and includes Basic Escrow Services, loan tie-in services, and reconveyance tracking services.

SALES PRICE	ESCROW FEE
Up to and including \$100,000	\$1,200
\$100,001 to \$250,000	\$1,400
\$250,001 to \$500,000	\$1,600
\$500,001 to \$750,000	\$1,800
\$750,001 to \$1,000,000	\$2,000
Over \$1,000,000	Basic Escrow Fee, plus \$1,000

**(f) Sub-Escrow**

When less than a full service Escrow is requested, the fee for sub-Escrow/abbreviated Escrow services will be charged at the rates indicated in this section.

- (1) Residential

Receipt and disbursement of funds	\$100
Acceptance and recordation of documents	\$100
Ordering payoffs	\$50
Other additional services	\$100 per hour or fraction thereof

- (2) Commercial

The fee for acceptance and recordation of documents is \$250, not including recording or filing service fees due to a County Recorder or filing office. When special services are requested, a fee of \$100 per hour or fraction thereof shall be charged.

Additional Escrow pricing consideration may be given to high liability transactions and multi-site transactions based upon factors such as geographic location, risks, whether document preparation is

required, and other reasonable considerations, with such additional pricing to be agreed by the parties in advance.

**8. MISCELLANEOUS SERVICES**

The items below are not to be charged when the service is expressly included in the description of the applicable Escrow services.

Type of Service	Fee
Notary fee and signing services where the signing does not take place in the office handling the Escrow or the office of an affiliate of the Company located in Arizona during that office's business hours	\$110
Check returned due to insufficient funds	\$25 per check returned
Interest-bearing account set-up (does not apply to Commercial transactions)	\$25
Overnight delivery fee	\$20 per delivery
Holdbacks (i.e., Escrow funds are held for future payments)	\$100 for up to five (5) disbursements, and \$25 per check or wire transfer for each disbursement thereafter
Fees for services, including but not limited to signing services, obtained from a third party (other than the Company) or otherwise imposed by a governmental entity and for which a specific fee or charge is not assigned for the individual service in this Schedule of Escrow Fees	Actual charge by the third-party provider or governmental entity, other than recording fees in Residential transactions, excluding those transactions governed by Section 7(b),7(c), or 7(d) for which recording fees must be charged
Reconveyance tracking to follow up on recording of a lien release is recorded when a loan is paid in full at the close of Escrow on a Residential dwelling or vacant land and a release is not available for recordation at closing	\$100 per lien
Affidavit of affixture to be recorded on title to a mobile home or mobile home title(s) to be transferred	\$100

**9. TRUST DEPARTMENT - SPECIAL COLLECTION ACCOUNT FEES**

Acceptance and set-up fee	\$500
Set-up accounting of each allocation account	\$250
Additional deposit (not in investment account)	\$25
Set-up fee of investment account (per account)	\$100
Additional deposits	\$25 per deposit
Withdrawals	\$25 per withdrawal



Each disbursement (includes two (2) remittances)	\$125
Each additional remittance	\$25
Annual fee in advance	Minimum charge of \$500
Annual fee in advance of each allocation account	\$250  The annual fee is \$500 for the first \$50,000 of the initial budget as outlined by the agreement between parties and shall increase by \$1 for every additional \$1,000 or fraction thereof. If the actual expenses for the first year exceed the initial budget, the annual fee for that year will be adjusted to reflect the actual expenses. After the first year, the annual fee will be based on the then-current budget or the amount held in Escrow, whichever is greater.
Courier fee	\$20
Courier Fee – Special	\$50
NSF fee	\$25
Assignment and assumption	\$200
Amendment/modification	\$200
Accounting review/analysis fees (per hour)	\$150 per hour or fraction thereof
Letters of Credit:	
Acceptance/setup fees	\$100
Renewal	\$100
Modification (reduction/extension)	\$100
Termination	\$100
Deed of trust (full or partial release)	\$75
Termination/close out fee	\$400
Termination/close out fee of each allocation account	\$250

Specific charges for letters of credit renewal, increases, or decreases required pursuant to terms of the agreement being serviced will be determined by the type of transaction, complexity of administration, and/or accounting services required. These charges and any additional work will range from a minimum of \$100 to a maximum of \$1,000 depending on the services required. The Company will require written instructions concerning the handling of these accounts.

#### 10. TRUSTEE SALE/FORFEITURES

Forfeiture Fee	Fee established by ARS 33-813, et seq.
Notice of Strict Performance	\$150
Certified Mailing Fees	\$10 per mailing
Document Preparation Fee	\$100

Reconveyance Fee	\$75
IRS Notification Fee	\$40
Trustee Fee	Fee established by ARS 33-813, et seq.

**11. TRUST DEPARTMENT - SUBDIVISION CONTRACT SALES**

**(a) Acceptance/Set-Up Fee - Per Account**

- (1) Set-up fee (linked to a main trust): \$175
- (2) Additional set-up fee per allocation account: \$30

**(b) Service Fee**

- (1) Monthly: \$16
- (2) Additional monthly fee per allocation account: \$3

**(c) Additional Services**

Adjustments (due to parties' actions for each account and each occurrence, including changes to account information per document terms or updating account status information)	\$50
Adjustments per allocation account	\$15
Late servicing fee to buyer (charged to payor/buyer)	\$13.50
Modification in addition to statement fee (includes but is not limited to: add back, demands, assumption, assignment, change in payor and change in payee)	\$200
NSF fee (check returned for any reason)	\$25
Partial release (in addition to reconveyance fee)	\$175
Payoff quote (written statement only)	\$50
Payoff quote (update in first year)	\$25
Release and reconveyance	\$75
Review and analysis of account/additional services (minimum one (1) hour)	\$200 per hour or fraction thereof
Statements (includes assumption, status, partial release, reinstatement)	\$85
Statement update (update in first year)	\$25

**(d) Closeout and Cancellation Fees**

Closeout, termination, withdrawal or cancellation of account	\$175
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Deed in Lieu of Forfeiture	
Processing fee (title search required)	\$175
Closeout fee	\$175
Forfeiture Fees	
Instruction to forfeit	\$50
Closeout fee	\$175
Trustee Sale	
Instruction to foreclose	\$50
Closeout fee	\$175
Forfeiture fees	Contact First American Subdivision Land Trust Department

All fees are based on present costs and are subject to change, without written notice or otherwise, in accordance with costs of operations. All the above charges are the minimum rates applicable for services rendered. Additional fees may be charged if not specified above or when unusual circumstances or conditions exist and/or extraordinary services are requested and will be charged at the minimum rate of \$150 per employee hour.

## 12. SUBDIVISION TRUST DEPARTMENT FEES - TRUSTEE AND NON-TRUST ACCOUNTS

### (a) Initial Acceptance Fee (Note: Review fee may be required) Current title policy insuring Trustee will be required for all Trusts)

- (1) Single Beneficiary Trust (one beneficiary): \$550  
With Third-Party Trust Agreement: \$750
- (2) Double Beneficiary Trust (one First and one Second beneficiary): \$700
- (3) Junior Trust (covers all or a portion of property in underlying Senior Trust): \$850

### (b) Annual Fee

- (1) Single Beneficiary Trust: \$600  
(A monthly statement of account and disbursements)  
With Third-Party Trust Agreement: \$800
- (2) Double Beneficiary Trust: \$850  
(Receive, post and disburse monthly installments, administer an account of sales to third parties, one annual bulk mailing of tax and/or improvement lien statements to Second Beneficiary)
- (3) Junior Trust: \$900  
(Covers all or a portion of property in underlying Senior Trust)

**Note #1:** An additional charge of \$150 to be added for each Beneficiary in excess of the defined number as it applies to the acceptance and annual rate.

**Note #2:** “Beneficiary/Payor/Payee” is referred to herein as follows: one married couple, one party as his/her sole and separate property, one partnership (general, limited or joint venture), LLC or corporation.

In addition to the basic fees described above, Beneficiary/Payee/Payors will be required to pay Trustee/Service for additional services in terminating the account or accounts and in performing services in connection with the transmission of any Notices, Demands or Declaration required to be transmitted under terms of the Agreement being serviced and implementing the action contemplated or prescribed by any such Notice, Demand or Declaration and for the services in connection with the conveyances, selling, examination of special documents and execution thereof, such reasonable fees as Trustee/Service has established for the various services to be performed.

**(c) Account Activity Fees**

Trustee: Trustee/Service shall receive for its services a reasonable fee for services rendered, including but not limited to the following minimum charges:

Accounting Services Broker Commission (per Broker)	
i. Acceptance/Setup Fee	\$200
ii. Annual Fee	\$225
Note: An additional charge will be added if Collateral Assignment contains provisions requiring additional administrative and/or account services. For each payee in addition to one, an additional charge of \$150.	
Collateral Assignment of Beneficial Interest/ Money Assignment/Assignment of Funds	
i. Acceptance/Setup Fee	\$250
ii. Annual Fee	\$225
iii. Release of Assignment	\$200
iv. Change of Payee	\$200
Note: An additional charge will be added if Collateral Assignment contains provisions requiring additional administrative and/or account services. For each payee in addition to one, an additional charge of \$150.	
NSF Fee (check returned for any reason)	\$25
Review and Analysis of Trust Accounts – (per employee hour)	\$200
Deed and Assignment of Beneficial Interest (Assignment or Estate related)	\$225
Declaration of Trust (plus recording)	\$100

Acceptance of Amendment to Trust Agreement (includes but not limited to adding property)	\$225
Leases; Options to Purchase; Certificates of Purchase (state or federal) Subdivision Bonds	
i. Acceptance Fee	\$275
ii. Annual Fee (if Accounting required)	\$225
iii. Transfer/Renewal Fee	\$200
Forfeiture Fee	
i. Notice of Default	\$350
ii. Forfeiture Notice	\$300
iii. Additional Notices (Forfeiture Guarantee Report required)	\$75
iv. Completion of Forfeiture	\$200
v. Reinstatement Fee	\$200
Deed and/or Release Instruments	
i. Deed Fee (per deed) (\$7 per additional lot, to a maximum of \$300)	\$40
ii. Sectional Property (\$10 per parcel to a maximum of \$300)	\$60
iii. Transaction/Processing Fee	\$85
Close Out Fee	\$200
Note: If all the property in the Trust Account is sold or conveyed by the Trustee in the normal course of handling the Account, there will be no close out fee charged.	
Easement and/or Water Rights review and executing	\$175
Investment Account	
i. Set-up Fee	\$75
ii. Deposit (each)	\$25
iii. Withdrawals (each)	\$25

1. All fees are based on present costs and are subject to change, without written notice or otherwise, in accordance with costs of operations.

2. All the above charges are the minimum rates applicable for services rendered. Additional fees may be charged if not specified above or when unusual circumstances or conditions exist and/or extraordinary services are requested and will be charged at the minimum rate of \$150 per employee hour.

**APPENDIX A**  
**BASIC ESCROW FEE**

<b>Amount to and Including</b>	<b>Fee</b>
\$100,000	\$770
\$120,000	\$802
\$140,000	\$834
\$160,000	\$864
\$180,000	\$896
\$200,000	\$928
\$220,000	\$954
\$240,000	\$980
\$260,000	\$1,008
\$280,000	\$1,034
\$300,000	\$1,060
\$320,000	\$1,088
\$340,000	\$1,114
\$360,000	\$1,142
\$380,000	\$1,168
\$400,000	\$1,194
\$420,000	\$1,220
\$440,000	\$1,246
\$460,000	\$1,274
\$480,000	\$1,300
\$500,000	\$1,326
\$520,000	\$1,350
\$540,000	\$1,374
\$560,000	\$1,396
\$580,000	\$1,420
\$600,000	\$1,444
\$620,000	\$1,466
\$640,000	\$1,490
\$660,000	\$1,512
\$680,000	\$1,536
\$700,000	\$1,560
\$720,000	\$1,582
\$740,000	\$1,606
\$760,000	\$1,630
\$780,000	\$1,652
\$800,000	\$1,676
\$820,000	\$1,698
\$840,000	\$1,722
\$860,000	\$1,744
\$880,000	\$1,768
\$900,000	\$1,792
\$920,000	\$1,816
\$940,000	\$1,838
\$960,000	\$1,862
\$980,000	\$1,884
\$1,000,000	\$1,908
Over \$1,000,000	<b>Add \$20 per \$20,000 or fraction thereof</b>

**APPENDIX B**

**NEW HOME BUILDER/DEVELOPER ESCROW FEES**

<b>Amount to &amp; Including</b>	<b>Escrow Rate</b>	<b>Amount to &amp; Including</b>	<b>Escrow Rate</b>	<b>Amount to &amp; Including</b>	<b>Escrow Rate</b>	<b>Amount to &amp; Including</b>	<b>Escrow Rate</b>	<b>Amount to &amp; Including</b>	<b>Escrow Rate</b>
\$250,000	<b>\$730</b>	\$800,000	<b>\$1,440</b>	\$1,350,000	<b>\$1,880</b>	\$1,900,000	<b>\$2,100</b>	\$2,450,000	<b>\$2,320</b>
\$260,000	<b>\$750</b>	\$810,000	<b>\$1,456</b>	\$1,360,000	<b>\$1,884</b>	\$1,910,000	<b>\$2,104</b>	\$2,460,000	<b>\$2,324</b>
\$270,000	<b>\$760</b>	\$820,000	<b>\$1,470</b>	\$1,370,000	<b>\$1,888</b>	\$1,920,000	<b>\$2,108</b>	\$2,470,000	<b>\$2,328</b>
\$280,000	<b>\$770</b>	\$830,000	<b>\$1,486</b>	\$1,380,000	<b>\$1,892</b>	\$1,930,000	<b>\$2,112</b>	\$2,480,000	<b>\$2,332</b>
\$290,000	<b>\$780</b>	\$840,000	<b>\$1,500</b>	\$1,390,000	<b>\$1,896</b>	\$1,940,000	<b>\$2,116</b>	\$2,490,000	<b>\$2,336</b>
\$300,000	<b>\$790</b>	\$850,000	<b>\$1,516</b>	\$1,400,000	<b>\$1,900</b>	\$1,950,000	<b>\$2,120</b>	\$2,500,000	<b>\$2,340</b>
\$310,000	<b>\$800</b>	\$860,000	<b>\$1,530</b>	\$1,410,000	<b>\$1,904</b>	\$1,960,000	<b>\$2,124</b>	\$2,510,000	<b>\$2,344</b>
\$320,000	<b>\$810</b>	\$870,000	<b>\$1,546</b>	\$1,420,000	<b>\$1,908</b>	\$1,970,000	<b>\$2,128</b>	\$2,520,000	<b>\$2,348</b>
\$330,000	<b>\$820</b>	\$880,000	<b>\$1,560</b>	\$1,430,000	<b>\$1,912</b>	\$1,980,000	<b>\$2,132</b>	\$2,530,000	<b>\$2,352</b>
\$340,000	<b>\$830</b>	\$890,000	<b>\$1,576</b>	\$1,440,000	<b>\$1,916</b>	\$1,990,000	<b>\$2,136</b>	\$2,540,000	<b>\$2,356</b>
\$350,000	<b>\$840</b>	\$900,000	<b>\$1,590</b>	\$1,450,000	<b>\$1,920</b>	\$2,000,000	<b>\$2,140</b>	\$2,550,000	<b>\$2,360</b>
\$360,000	<b>\$850</b>	\$910,000	<b>\$1,606</b>	\$1,460,000	<b>\$1,924</b>	\$2,010,000	<b>\$2,144</b>	\$2,560,000	<b>\$2,364</b>
\$370,000	<b>\$860</b>	\$920,000	<b>\$1,620</b>	\$1,470,000	<b>\$1,928</b>	\$2,020,000	<b>\$2,148</b>	\$2,570,000	<b>\$2,368</b>
\$380,000	<b>\$870</b>	\$930,000	<b>\$1,636</b>	\$1,480,000	<b>\$1,932</b>	\$2,030,000	<b>\$2,152</b>	\$2,580,000	<b>\$2,372</b>
\$390,000	<b>\$880</b>	\$940,000	<b>\$1,650</b>	\$1,490,000	<b>\$1,936</b>	\$2,040,000	<b>\$2,156</b>	\$2,590,000	<b>\$2,376</b>
\$400,000	<b>\$890</b>	\$950,000	<b>\$1,666</b>	\$1,500,000	<b>\$1,940</b>	\$2,050,000	<b>\$2,160</b>	\$2,600,000	<b>\$2,380</b>
\$410,000	<b>\$900</b>	\$960,000	<b>\$1,680</b>	\$1,510,000	<b>\$1,944</b>	\$2,060,000	<b>\$2,164</b>	\$2,610,000	<b>\$2,384</b>
\$420,000	<b>\$910</b>	\$970,000	<b>\$1,696</b>	\$1,520,000	<b>\$1,948</b>	\$2,070,000	<b>\$2,168</b>	\$2,620,000	<b>\$2,388</b>
\$430,000	<b>\$920</b>	\$980,000	<b>\$1,710</b>	\$1,530,000	<b>\$1,952</b>	\$2,080,000	<b>\$2,172</b>	\$2,630,000	<b>\$2,392</b>
\$440,000	<b>\$930</b>	\$990,000	<b>\$1,726</b>	\$1,540,000	<b>\$1,956</b>	\$2,090,000	<b>\$2,176</b>	\$2,640,000	<b>\$2,396</b>
\$450,000	<b>\$940</b>	\$1,000,000	<b>\$1,740</b>	\$1,550,000	<b>\$1,960</b>	\$2,100,000	<b>\$2,180</b>	\$2,650,000	<b>\$2,400</b>
\$460,000	<b>\$950</b>	\$1,010,000	<b>\$1,744</b>	\$1,560,000	<b>\$1,964</b>	\$2,110,000	<b>\$2,184</b>	\$2,660,000	<b>\$2,404</b>
\$470,000	<b>\$960</b>	\$1,020,000	<b>\$1,748</b>	\$1,570,000	<b>\$1,968</b>	\$2,120,000	<b>\$2,188</b>	\$2,670,000	<b>\$2,408</b>
\$480,000	<b>\$970</b>	\$1,030,000	<b>\$1,752</b>	\$1,580,000	<b>\$1,972</b>	\$2,130,000	<b>\$2,192</b>	\$2,680,000	<b>\$2,412</b>
\$490,000	<b>\$980</b>	\$1,040,000	<b>\$1,756</b>	\$1,590,000	<b>\$1,976</b>	\$2,140,000	<b>\$2,196</b>	\$2,690,000	<b>\$2,416</b>
\$500,000	<b>\$990</b>	\$1,050,000	<b>\$1,760</b>	\$1,600,000	<b>\$1,980</b>	\$2,150,000	<b>\$2,200</b>	\$2,700,000	<b>\$2,420</b>
\$510,000	<b>\$1,006</b>	\$1,060,000	<b>\$1,764</b>	\$1,610,000	<b>\$1,984</b>	\$2,160,000	<b>\$2,204</b>	\$2,710,000	<b>\$2,424</b>
\$520,000	<b>\$1,020</b>	\$1,070,000	<b>\$1,768</b>	\$1,620,000	<b>\$1,988</b>	\$2,170,000	<b>\$2,208</b>	\$2,720,000	<b>\$2,428</b>
\$530,000	<b>\$1,036</b>	\$1,080,000	<b>\$1,772</b>	\$1,630,000	<b>\$1,992</b>	\$2,180,000	<b>\$2,212</b>	\$2,730,000	<b>\$2,432</b>
\$540,000	<b>\$1,050</b>	\$1,090,000	<b>\$1,776</b>	\$1,640,000	<b>\$1,996</b>	\$2,190,000	<b>\$2,216</b>	\$2,740,000	<b>\$2,436</b>
\$550,000	<b>\$1,066</b>	\$1,100,000	<b>\$1,780</b>	\$1,650,000	<b>\$2,000</b>	\$2,200,000	<b>\$2,220</b>	\$2,750,000	<b>\$2,440</b>
\$560,000	<b>\$1,080</b>	\$1,110,000	<b>\$1,784</b>	\$1,660,000	<b>\$2,004</b>	\$2,210,000	<b>\$2,224</b>	\$2,760,000	<b>\$2,444</b>
\$570,000	<b>\$1,096</b>	\$1,120,000	<b>\$1,788</b>	\$1,670,000	<b>\$2,008</b>	\$2,220,000	<b>\$2,228</b>	\$2,770,000	<b>\$2,448</b>
\$580,000	<b>\$1,110</b>	\$1,130,000	<b>\$1,792</b>	\$1,680,000	<b>\$2,012</b>	\$2,230,000	<b>\$2,232</b>	\$2,780,000	<b>\$2,452</b>
\$590,000	<b>\$1,126</b>	\$1,140,000	<b>\$1,796</b>	\$1,690,000	<b>\$2,016</b>	\$2,240,000	<b>\$2,236</b>	\$2,790,000	<b>\$2,456</b>
\$600,000	<b>\$1,140</b>	\$1,150,000	<b>\$1,800</b>	\$1,700,000	<b>\$2,020</b>	\$2,250,000	<b>\$2,240</b>	\$2,800,000	<b>\$2,460</b>
\$610,000	<b>\$1,156</b>	\$1,160,000	<b>\$1,804</b>	\$1,710,000	<b>\$2,024</b>	\$2,260,000	<b>\$2,244</b>	\$2,810,000	<b>\$2,464</b>
\$620,000	<b>\$1,170</b>	\$1,170,000	<b>\$1,808</b>	\$1,720,000	<b>\$2,028</b>	\$2,270,000	<b>\$2,248</b>	\$2,820,000	<b>\$2,468</b>
\$630,000	<b>\$1,186</b>	\$1,180,000	<b>\$1,812</b>	\$1,730,000	<b>\$2,032</b>	\$2,280,000	<b>\$2,252</b>	\$2,830,000	<b>\$2,472</b>
\$640,000	<b>\$1,200</b>	\$1,190,000	<b>\$1,816</b>	\$1,740,000	<b>\$2,036</b>	\$2,290,000	<b>\$2,256</b>	\$2,840,000	<b>\$2,476</b>
\$650,000	<b>\$1,216</b>	\$1,200,000	<b>\$1,820</b>	\$1,750,000	<b>\$2,040</b>	\$2,300,000	<b>\$2,260</b>	\$2,850,000	<b>\$2,480</b>
\$660,000	<b>\$1,230</b>	\$1,210,000	<b>\$1,824</b>	\$1,760,000	<b>\$2,044</b>	\$2,310,000	<b>\$2,264</b>	\$2,860,000	<b>\$2,484</b>
\$670,000	<b>\$1,246</b>	\$1,220,000	<b>\$1,828</b>	\$1,770,000	<b>\$2,048</b>	\$2,320,000	<b>\$2,268</b>	\$2,870,000	<b>\$2,488</b>
\$680,000	<b>\$1,260</b>	\$1,230,000	<b>\$1,832</b>	\$1,780,000	<b>\$2,052</b>	\$2,330,000	<b>\$2,272</b>	\$2,880,000	<b>\$2,492</b>
\$690,000	<b>\$1,276</b>	\$1,240,000	<b>\$1,836</b>	\$1,790,000	<b>\$2,056</b>	\$2,340,000	<b>\$2,276</b>	\$2,890,000	<b>\$2,496</b>
\$700,000	<b>\$1,290</b>	\$1,250,000	<b>\$1,840</b>	\$1,800,000	<b>\$2,060</b>	\$2,350,000	<b>\$2,280</b>	\$2,900,000	<b>\$2,500</b>
\$710,000	<b>\$1,306</b>	\$1,260,000	<b>\$1,844</b>	\$1,810,000	<b>\$2,064</b>	\$2,360,000	<b>\$2,284</b>	\$2,910,000	<b>\$2,504</b>

<b>Amount to &amp; Including</b>	<b>Escrow Rate</b>	<b>Amount to &amp; Including</b>	<b>Escrow Rate</b>	<b>Amount to &amp; Including</b>	<b>Escrow Rate</b>	<b>Amount to &amp; Including</b>	<b>Escrow Rate</b>	<b>Amount to &amp; Including</b>	<b>Escrow Rate</b>
\$720,000	<b>\$1,320</b>	\$1,270,000	<b>\$1,848</b>	\$1,820,000	<b>\$2,068</b>	\$2,370,000	<b>\$2,288</b>	\$2,920,000	<b>\$2,508</b>
\$730,000	<b>\$1,336</b>	\$1,280,000	<b>\$1,852</b>	\$1,830,000	<b>\$2,072</b>	\$2,380,000	<b>\$2,292</b>	\$2,930,000	<b>\$2,512</b>
\$740,000	<b>\$1,350</b>	\$1,290,000	<b>\$1,856</b>	\$1,840,000	<b>\$2,076</b>	\$2,390,000	<b>\$2,296</b>	\$2,940,000	<b>\$2,516</b>
\$750,000	<b>\$1,366</b>	\$1,300,000	<b>\$1,860</b>	\$1,850,000	<b>\$2,080</b>	\$2,400,000	<b>\$2,300</b>	\$2,950,000	<b>\$2,520</b>
\$760,000	<b>\$1,380</b>	\$1,310,000	<b>\$1,864</b>	\$1,860,000	<b>\$2,084</b>	\$2,410,000	<b>\$2,304</b>	\$2,960,000	<b>\$2,524</b>
\$770,000	<b>\$1,396</b>	\$1,320,000	<b>\$1,868</b>	\$1,870,000	<b>\$2,088</b>	\$2,420,000	<b>\$2,308</b>	\$2,970,000	<b>\$2,528</b>
\$780,000	<b>\$1,410</b>	\$1,330,000	<b>\$1,872</b>	\$1,880,000	<b>\$2,092</b>	\$2,430,000	<b>\$2,312</b>	\$2,980,000	<b>\$2,532</b>
\$790,000	<b>\$1,426</b>	\$1,340,000	<b>\$1,876</b>	\$1,890,000	<b>\$2,096</b>	\$2,440,000	<b>\$2,316</b>	\$2,990,000	<b>\$2,536</b>
								\$3,000,000	<b>\$2,540</b>