

# **COMMONWEALTH LAND TITLE INSURANCE COMPANY**



## **ESCROW FEES AND CHARGES FOR THE STATE OF ARIZONA**

This Schedule of fees and Charges shall supersede all Schedules of Fees and Charges which have heretofore been displayed in our offices and filed with the Arizona Department of Financial Institution pursuant to A.R.S. §6-846 et. Seq. On behalf of Commonwealth Land Title Insurance Company and its subsidiary companies in the State of Arizona.

**EFFECTIVE: January 12, 2022**  
Unless otherwise indicated.

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## Table of Contents

<b>BASIC ESCROW INSURANCE RATE – ZONE 1 .....</b>	<b>1</b>
<b>Maricopa &amp; Pinal Counties Only.....</b>	<b>1</b>
<b>BASIC ESCROW INSURANCE RATE – ZONE 2 .....</b>	<b>2</b>
<b>Apache, Coconino, Gila, Navajo &amp; .....</b>	<b>2</b>
<b>Yavapai Counties Only .....</b>	<b>2</b>
<b>BASIC ESCROW INSURANCE RATE - ZONE 2A .....</b>	<b>3</b>
<b>Pima, Cochise &amp; Santa Cruz Counties Only.....</b>	<b>3</b>
<b>BASIC ESCROW INSURANCE RATE – ZONE 3 .....</b>	<b>4</b>
<b>Graham, Greenlee, La Paz, Mohave &amp; Yuma Counties Only .....</b>	<b>4</b>
<b>GENERAL RULES .....</b>	<b>5</b>
A.    DEFINITION OF ESCROW - ARS§6-801(4), AS AMENDED .....	5
B.    EFFECTIVE DATE.....	5
C.    APPLICABILITY .....	5
D.    MINIMUM CHARGES .....	5
E.    COMPUTATION FROM BASIC RATE.....	6
F.    PAYMENT OF ESCROW CHARGES.....	6
G.    SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS) .....	6
H.    UNDIVIDED INTEREST SOLD SEPERATELY FROM REMAINING INTEREST .....	6
I.    DELETED AND RESERVED FOR FUTURE USE .....	6
J.    GEOGRAPHIC APPLICATION OF RATES.....	6
K.    MISCELLANEOUS SERVICES .....	6
<b>CHAPTER I - ESCROW - BASIC CHARGES.....</b>	<b>7</b>
E101.  SALE – BASIC CHARGE.....	7
E102.  LOAN TIE-IN FEE – SALE ESCROW WITH NEW LOAN.....	8
E103.  LOAN ESCROW RATES .....	8
E104.  LEASEHOLD – BASIC CHARGE .....	8
E105.  TIMESHARE – BASIC CHARGE .....	8
E106.  ESCROW ONLY – BASIC CHARGE .....	8
<b>CHAPTER II – SUBDIVISION AND COMMERCIAL RATES .....</b>	<b>9</b>
E201.  SUBDIVIDERS, BUILDERS AND COMMERCIAL DEVELOPERS .....	9
E202.  COMMERCIAL ESCROW RATE .....	10
E203.  ABBREVIATED ESCROW - COMMERCIAL .....	10

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

E204.	ABBREVIATED ESCROW – COMMERCIAL – MULTIPLE SITES .....	11
E205.	LOAN RATE - COMMERCIAL .....	11
<b>CHAPTER III - SPECIAL RATES.....</b>		<b>12</b>
E301.	INVESTOR RATE .....	12
E302.	DELETED IN ITS ENTIRETY – RESERVED FOR FUTURE USE.....	12
E303.	SENIOR CITIZEN RATE – ZONE 3, ONLY .....	12
E304.	FIRST RESPONDER’S RATE .....	12
E305.	CORPORATE RELOCATION RATE .....	13
E306.	COMPETITORS’ RATES .....	13
E307.	REO (REAL ESTATE OWNED) SALE ESCROW RATE – 1-4 SFR PROPERTY .....	13
E308.	CONTRACT RATE - GOVERNMENTAL AGENCIES & POLITICAL SUBDIVISIONS .....	14
E309.	NEGOTIATED RATE .....	14
<b>CHAPTER IV - MISCELLANEOUS SERVICES.....</b>		<b>15</b>
E401.	INTEREST BEARING ACCOUNTS .....	15
E402.	FUNDS HOLD BACK FEE .....	15
E403.	DELETED AND RESERVED FOR FUTURE USE .....	15
E404.	PUBLIC REAL ESTATE REPORTS – OUTSIDE ESCROW & TITLE INSURANCE ..	15
E405.	PUBLIC REPORT BINDER.....	15
E406.	MANUFACTURED UNIT TITLE TRANSFER/AFFIXTURE PROCESSING FEES .....	16
E407.	ABBREVIATED ESCROW OR SUB-ESCROW RATE: 1 TO 4 SFR RESIDENTIAL ..	16
E408.	DIRECT TRANSACTION FEES - SALE OR LOAN TRANSACTION .....	16
E409.	EXCHANGE ACCOMODATION FEE .....	17
E410.	SHORT SALE SELLER’S TRANSACTION FEE .....	17
E411.	ACCELERATED ESCROW RATE.....	18
E412.	ACCOMODATION FEE .....	18
E413.	RENT GUARANTEE ESCROW.....	18
E414.	UCC, LIEN AND/OR JUDGEMENT SEARCH SERVICE FEE .....	18
E415.	SPECIAL SERVICES OR ADDITIONAL WORK CHARGE .....	19
E416.	RECORDING & FILING SERVICE FEES.....	19
E417.	ABANDONED OR DORMANT FUNDS CUSTODIAL FEE.....	20
<b>CHAPTER V - LOAN ONLY ESCROW RATES .....</b>		<b>21</b>
E501.	SECOND/SUBSEQUENT LOAN CONCURRENT WITH A FINANCING ESCROW ..	21
E502.	LOAN ESCROW RATE - 1 TO 4 SFR & NON-COMMERCIAL PROPERTIES.....	21
E503.	LOAN ESCROW RATE - COMMERCIAL .....	22
E504.	INTENTIONALLY DELETED – RESERVED FOR FUTURE USE.....	22
E505.	CONSTRUCTION LOAN HOLD BACK AND DISBURSEMENT ESCROW; RELATED SERVICES .....	23

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

<b>CHAPTER VI- ACCOUNT SERVICING .....</b>	<b>25</b>
E601.  DEFINITIONS.....	25
E602.  ACCOUNT SERVICING FEES .....	25
<b>CHAPTER VII - SUBDIVISION TRUSTS .....</b>	<b>28</b>
E701.  DEFINITIONS.....	28
E702.  SUBDIVISION TRUST FEES.....	28
<b>CHAPTER VIII – BUSINESS TRANSACTION ESCROW RATE .....</b>	<b>31</b>
E801.  BUSINESS TRANSACTION ESCROW RATE .....	31
<b>CHAPTER IV NATIONAL COMMERCIAL ESCROW SERVICES .....</b>	<b>32</b>
E901.  NATIONAL COMMERCIAL ESCROW SERVICES .....	32

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

<b>BASIC ESCROW INSURANCE RATE – ZONE 1</b>			
<b>Maricopa &amp; Pinal Counties Only</b>			
<b>TRANSACTION AMOUNT Up to and Including</b>	<b>RATE \$</b>	<b>TRANSACTION AMOUNT Up to and Including</b>	<b>RATE \$</b>
0 – 120,000	696	580,001 – 600,000	1,369
120,001 – 140,000	728	600,001 – 620,000	1,393
140,001 – 160,000	761	620,001 – 640,000	1,417
160,001 – 180,000	793	640,001 – 660,000	1,441
180,001 – 200,000	827	660,001 – 680,000	1,465
200,001 – 220,000	855	680,001 – 700,000	1,490
220,001 – 240,000	882	700,001 – 720,000	1,515
240,001 – 260,000	911	720,001 – 740,000	1,539
260,001 – 280,000	939	740,001 – 760,000	1,564
280,001 – 300,000	966	760,001 – 780,000	1,588
300,001 – 320,000	995	780,001 – 800,000	1,612
320,001 – 340,000	1,022	800,001 – 820,000	1,636
340,001 – 360,000	1,052	820,001 – 840,000	1,661
360,001 – 380,000	1,079	840,001 – 860,000	1,685
380,001 – 400,000	1,106	860,001 – 880,000	1,710
400,001 – 420,000	1,134	880,001 – 900,000	1,734
420,001 – 440,000	1,162	900,001 – 920,000	1,759
440,001 – 460,000	1,191	920,001 – 940,000	1,783
460,001 – 480,000	1,218	940,001 – 960,000	1,808
480,001 – 500,000	1,246	960,001 – 980,000	1,832
500,001 – 520,000	1,271	980,001 – 1,000,000	1,856
520,001 – 540,000	1,295		
540,001 – 560,000	1,319		
560,001 – 580,000	1,343		

For Transactions over \$1,000,000 and up to \$5,000,000 add \$21.00 per \$20,000 or fraction thereof, for any amount in excess of \$5,000,000 add \$14.70 per \$20,000 or fraction thereof.

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

<b>BASIC ESCROW INSURANCE RATE – ZONE 2</b>					
Apache, Coconino, Gila, Navajo & Yavapai Counties Only					
TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$
0 – 30,000	400	350,001 – 360,000	770	680,001 – 690,000	1,100
30,001 – 40,000	450	360,001 – 370,000	780	690,001 – 700,000	1,110
40,001 – 50,000	460	370,001 – 380,000	790	700,001 – 710,000	1,120
50,001 – 60,000	470	380,001 – 390,000	800	710,001 – 720,000	1,130
60,001 – 70,000	480	390,001 – 400,000	810	720,001 – 730,000	1,140
70,001 – 80,000	490	400,001 – 410,000	820	730,001 – 740,000	1,150
80,001 – 90,000	500	410,001 – 420,000	830	740,001 – 750,000	1,160
90,001 – 100,000	510	420,001 – 430,000	840	750,001 – 760,000	1,170
100,001 – 110,000	520	430,001 – 440,000	850	760,001 – 770,000	1,180
110,001 – 120,000	530	440,001 – 450,000	860	770,001 – 780,000	1,190
120,001 – 130,000	540	450,001 – 460,000	870	780,001 – 790,000	1,200
130,001 – 140,000	550	460,001 – 470,000	880	790,001 – 800,000	1,210
140,001 – 150,000	560	470,001 – 480,000	890	800,001 – 810,000	1,220
150,001 – 160,000	570	480,001 – 490,000	900	810,001 – 820,000	1,230
160,001 – 170,000	580	490,001 – 500,000	910	820,001 – 830,000	1,240
170,001 – 180,000	590	500,001 – 510,000	920	830,001 – 840,000	1,250
180,001 – 190,000	600	510,001 – 520,000	930	840,001 – 850,000	1,260
190,001 – 200,000	610	520,001 – 530,000	940	850,001 – 860,000	1,270
200,001 – 210,000	620	530,001 – 540,000	950	860,001 – 870,000	1,280
210,001 – 220,000	630	540,001 – 550,000	960	870,001 – 880,000	1,290
220,001 – 230,000	640	550,001 – 560,000	970	880,001 – 890,000	1,300
230,001 – 240,000	650	560,001 – 570,000	980	890,001 – 900,000	1,310
240,001 – 250,000	660	570,001 – 580,000	990	900,001 – 910,000	1,320
250,001 – 260,000	670	580,001 – 590,000	1,000	910,001 – 920,000	1,330
260,001 – 270,000	680	590,001 – 600,000	1,010	920,001 – 930,000	1,340
270,001 – 280,000	690	600,001 – 610,000	1,020	930,001 – 940,000	1,350
280,001 – 290,000	700	610,001 – 620,000	1,030	940,001 – 950,000	1,360
290,001 – 300,000	710	620,001 – 630,000	1,040	950,001 – 960,000	1,370
300,001 – 310,000	720	630,001 – 640,000	1,050	960,001 – 970,000	1,380
310,001 – 320,000	730	640,001 – 650,000	1,060	970,001 – 980,000	1,390
320,001 – 330,000	740	650,001 – 660,000	1,070	980,001 – 990,000	1,400
330,001 – 340,000	750	660,001 – 670,000	1,080	990,001 – 1,000,000	1,410
340,001 – 350,000	760	670,001 – 680,000	1,090		
<b>For Transactions over \$1,000,000 and up to \$5,000,000 add \$8.00 per \$10,000 or fraction thereof, for any amount in excess of \$5,000,000 add \$7.00 per \$10,000 or fraction thereof.</b>					

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

<b>BASIC ESCROW INSURANCE RATE – ZONE 2A</b>					
Pima, Cochise and Santa Cruz Counties Only					
TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$
0 – 30,000	460	350,001 – 360,000	886	680,001 – 690,000	1,265
30,001 – 40,000	518	360,001 – 370,000	897	690,001 – 700,000	1,277
40,001 – 50,000	529	370,001 – 380,000	909	700,001 – 710,000	1,288
50,001 – 60,000	541	380,001 – 390,000	920	710,001 – 720,000	1,300
60,001 – 70,000	552	390,001 – 400,000	932	720,001 – 730,000	1,311
70,001 – 80,000	564	400,001 – 410,000	943	730,001 – 740,000	1,323
80,001 – 90,000	575	410,001 – 420,000	955	740,001 – 750,000	1,334
90,001 – 100,000	587	420,001 – 430,000	966	750,001 – 760,000	1,346
100,001 – 110,000	598	430,001 – 440,000	978	760,001 – 770,000	1,357
110,001 – 120,000	610	440,001 – 450,000	989	770,001 – 780,000	1,369
120,001 – 130,000	621	450,001 – 460,000	1,001	780,001 – 790,000	1,380
130,001 – 140,000	633	460,001 – 470,000	1,012	790,001 – 800,000	1,392
140,001 – 150,000	644	470,001 – 480,000	1,024	800,001 – 810,000	1,403
150,001 – 160,000	656	480,001 – 490,000	1,035	810,001 – 820,000	1,415
160,001 – 170,000	667	490,001 – 500,000	1,047	820,001 – 830,000	1,426
170,001 – 180,000	679	500,001 – 510,000	1,058	830,001 – 840,000	1,438
180,001 – 190,000	690	510,001 – 520,000	1,070	840,001 – 850,000	1,449
190,001 – 200,000	702	520,001 – 530,000	1,081	850,001 – 860,000	1,461
200,001 – 210,000	713	530,001 – 540,000	1,093	860,001 – 870,000	1,472
210,001 – 220,000	725	540,001 – 550,000	1,104	870,001 – 880,000	1,484
220,001 – 230,000	736	550,001 – 560,000	1,116	880,001 – 890,000	1,495
230,001 – 240,000	748	560,001 – 570,000	1,127	890,001 – 900,000	1,507
240,001 – 250,000	759	570,001 – 580,000	1,139	900,001 – 910,000	1,518
250,001 – 260,000	771	580,001 – 590,000	1,150	910,001 – 920,000	1,530
260,001 – 270,000	782	590,001 – 600,000	1,162	920,001 – 930,000	1,541
270,001 – 280,000	794	600,001 – 610,000	1,173	930,001 – 940,000	1,553
280,001 – 290,000	805	610,001 – 620,000	1,185	940,001 – 950,000	1,564
290,001 – 300,000	817	620,001 – 630,000	1,196	950,001 – 960,000	1,576
300,001 – 310,000	828	630,001 – 640,000	1,208	960,001 – 970,000	1,587
310,001 – 320,000	840	640,001 – 650,000	1,219	970,001 – 980,000	1,599
320,001 – 330,000	851	650,001 – 660,000	1,231	980,001 – 990,000	1,610
330,001 – 340,000	863	660,001 – 670,000	1,242	990,001 – 1,000,000	1,622
340,001 – 350,000	874	670,001 – 680,000	1,254		
<b>For Transactions over \$1,000,000 and up to \$5,000,000 add \$8.00 per \$10,000 or fraction thereof, for any amount in excess of \$5,000,000 add \$7.00 per \$10,000 or fraction thereof.</b>					

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

<b>BASIC ESCROW INSURANCE RATE – ZONE 3</b>					
<b>Graham, Greenlee, La Paz, Mohave &amp; Yuma Counties Only</b>					
TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$
0 – 30,000	423	350,001 – 360,000	763	680,001 – 690,000	1,093
30,001 – 40,000	443	360,001 – 370,000	773	690,001 – 700,000	1,103
40,001 – 50,000	453	370,001 – 380,000	783	700,001 – 710,000	1,113
50,001 – 60,000	463	380,001 – 390,000	793	710,001 – 720,000	1,123
60,001 – 70,000	473	390,001 – 400,000	803	720,001 – 730,000	1,133
70,001 – 80,000	483	400,001 – 410,000	813	730,001 – 740,000	1,143
80,001 – 90,000	493	410,001 – 420,000	823	740,001 – 750,000	1,153
90,001 – 100,000	503	420,001 – 430,000	833	750,001 – 760,000	1,163
100,001 – 110,000	513	430,001 – 440,000	843	760,001 – 770,000	1,173
110,001 – 120,000	523	440,001 – 450,000	853	770,001 – 780,000	1,183
120,001 – 130,000	533	450,001 – 460,000	863	780,001 – 790,000	1,193
130,001 – 140,000	543	460,001 – 470,000	873	790,001 – 800,000	1,203
140,001 – 150,000	553	470,001 – 480,000	883	800,001 – 810,000	1,213
150,001 – 160,000	563	480,001 – 490,000	893	810,001 – 820,000	1,223
160,001 – 170,000	573	490,001 – 500,000	903	820,001 – 830,000	1,233
170,001 – 180,000	583	500,001 – 510,000	913	830,001 – 840,000	1,243
180,001 – 190,000	593	510,001 – 520,000	923	840,001 – 850,000	1,253
190,001 – 200,000	603	520,001 – 530,000	933	850,001 – 860,000	1,263
200,001 – 210,000	613	530,001 – 540,000	943	860,001 – 870,000	1,273
210,001 – 220,000	623	540,001 – 550,000	953	870,001 – 880,000	1,283
220,001 – 230,000	633	550,001 – 560,000	963	880,001 – 890,000	1,293
230,001 – 240,000	643	560,001 – 570,000	973	890,001 – 900,000	1,303
240,001 – 250,000	653	570,001 – 580,000	983	900,001 – 910,000	1,313
250,001 – 260,000	663	580,001 – 590,000	993	910,001 – 920,000	1,323
260,001 – 270,000	673	590,001 – 600,000	1,003	920,001 – 930,000	1,333
270,001 – 280,000	683	600,001 – 610,000	1,013	930,001 – 940,000	1,343
280,001 – 290,000	693	610,001 – 620,000	1,023	940,001 – 950,000	1,353
290,001 – 300,000	703	620,001 – 630,000	1,033	950,001 – 960,000	1,363
300,001 – 310,000	713	630,001 – 640,000	1,043	960,001 – 970,000	1,373
310,001 – 320,000	723	640,001 – 650,000	1,053	970,001 – 980,000	1,383
320,001 – 330,000	733	650,001 – 660,000	1,063	980,001 – 990,000	1,393
330,001 – 340,000	743	660,001 – 670,000	1,073	990,001 – 1,000,000	1,403
340,001 – 350,000	753	670,001 – 680,000	1,083		
<b>For Transactions over \$1,000,000 and up to \$5,000,000 add \$8.00 per \$10,000 or fraction thereof, for any amount in excess of \$5,000,000 add \$7.00 per \$10,000 or fraction thereof.</b>					



# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## GENERAL RULES

### A. DEFINITION OF ESCROW - ARS§6-801(4), as Amended

"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 non-happening 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.

### B. EFFECTIVE DATE

All rates set forth herein become effective when approved by the Arizona Department of Financial Institution or by operation of law.

### C. APPLICABILITY

For purposes of rate application, counties shall be included in Zones as follows:

Zone	Counties
1	Maricopa & Pinal
2	Apache, Coconino, Gila, Navajo & Yavapai
2A	Pima, Cochise & Santa Cruz
3	Graham, Greenlee, La Paz, Mohave & Yuma

All fees and charges shall be considered earned by the Company upon close of escrow and shall be non-refundable.

### D. MINIMUM CHARGES

Unless otherwise set forth within a specific rate herein, the minimum charge for any escrow transaction shall be:

Zone	Minimum Rate
1	\$696.00
2	\$400.00
2A	\$460.00
3	\$423.00

Should any rate as set forth herein specify a higher or lower minimum than that shown above, then the minimum set forth in such rate shall prevail.

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## **E. COMPUTATION FROM BASIC RATE**

1. The applicable rates shall be computed on a per-unit of insurance basis in multiples of \$20,000 for Zone 1 and \$10,000 for Zones 2, 2A and 3, including any fraction thereof, in accordance with the division of such units as set forth in the applicable Basic Escrow Rate Table.
2. Whenever percentages of the Basic Escrow Rate are used, the charge arrived at shall be rounded up to the nearest dollar.

## **F. PAYMENT OF ESCROW CHARGES**

Unless otherwise instructed in writing by the parties, the escrow charges and recording/filing fees shall be paid one-half by Buyer and one-half by Seller.

Unless otherwise instructed in writing by the parties, any charges incurred for miscellaneous or additional services provided or requested by the parties shall be charged to the person who requested such services(s) or who will benefit by such service(s).

## **G. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)**

The Basic Sale Escrow Fee as set forth herein shall be charged on each separate sale, seller or exchanger involved.

The applicable charge 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 are involved.

## **H. UNDIVIDED INTEREST SOLD SEPERATELY FROM REMAINING INTEREST**

The Basic Sale Escrow Fee Charge as set forth herein shall be charged based upon the interest covered, the purchase price or the fair value thereof, whichever is the higher.

## **I. DELETED AND RESERVED FOR FUTURE USE**

## **J. 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 the county where the property is located.

Different rules may apply when the real property that is the subject of the transaction is located in a state that will not generally permit settlement services to be performed outside of the state that the real property is located in. A list of all states with rules that limit settlement services, and the applicable limitations, can be found on the FNF Intranet under Business Tools / Compliance / 50 State Surveys / State by state escrow considerations and Escrow Summary.

## **K. MISCELLANEOUS SERVICES**

Fees for services set forth in this Manual which are not listed as being included in a particular rate shall be charged to the party who has requested such service or who will benefit by such service and shall be in addition to that particular rate.

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## CHAPTER I - ESCROW - BASIC CHARGES

### **E101. SALE – BASIC CHARGE**

#### **A. Cash Sale Transaction Without Payoff**

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property subject to the escrow (Includes Overnight Delivery Fees, Courier Fees and Wire Processing Fees). If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable. (Zones 1 and 3 only)

Zone 2 100% of the Basic Escrow Rate, plus an additional \$50.

Zone 2A 100% of the Basic Escrow Rate, plus an additional \$200. The Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property subject to the escrow shall include Overnight Delivery Fees, Courier Fees, Wire Processing Fees and Notary/Signing Fees. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

#### **B. Bundled Sale –Sale Transaction With No Concurrent Loan With Payoff**

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property subject to the escrow (includes Overnight Delivery Fees, Courier Fees, Payoff Tracking and Processing Fee, Electronic Document Fee and Wire Processing Fees). If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable. (Zone 3, only)

Zone 1 100% of the Basic Escrow Rate plus an additional \$200.00

Zone 2 100% of the Basic Escrow Rate plus an additional \$100.00.

Zone 2A 100% of the Basic Escrow Rate plus an additional \$250.00. The Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property subject to the escrow shall include Overnight Delivery Fees, Courier Fees, Wire Processing Fees and Notary/Signing Fees. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

#### **C. Bundled Sale –Sale Transaction With Concurrent Loan(s) With or Without Payoff**

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property subject to the escrow (includes Overnight Delivery Fees, Courier Fees, Loan Tie-In Fee, Payoff Tracking and Processing Fee, Electronic Document Fee and Wire Processing Fees). If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable. (Zones 1, 2 & 3, only)

Zone 1 100% of the Basic Escrow Rate plus an additional \$400.00

Zone 2 100% of the Basic Escrow Rate plus an additional \$220.00

Zone 2A 100% of the Basic Escrow Rate plus an additional \$500.00. The Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property subject to the escrow shall include Overnight Delivery Fees, Courier Fees, Wire Processing Fees and Notary/Signing Fees. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

Zone 3 100% of the Basic Escrow Rate plus an additional \$330.00

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## **E102. LOAN TIE-IN FEE – SALE ESCROW WITH NEW LOAN**

When a loan escrow is closed concurrently with a sale, there shall be an additional escrow fee charged per loan closed that is to be secured by the property subject to the escrow.

\$130.00 for Commercial transactions (Zone 1, 2A and 3 only)

\$150.00 for Commercial transactions (Zone 2 only)

\$100.00 for Builder transactions (Zone 1 and 3 only)

\$150.00 for Builder transactions (Zone 2 only)

\$250.00 for Builder transactions (Zone 2A only). The rate for this zone includes Notary/Signing Fees.

Residential sale transactions, the fee is included in Section E101C

The rate is in addition to the escrow fee charged for closing the sale escrow and shall be applicable regardless of the type of lender (i.e. institutional or private lender, seller carry-back, etc.) or loan program.

## **E103. LOAN ESCROW RATES**

Refer to Chapter V of this Manual for escrow rates for loan rates for the financing, refinancing or revamping a loan, construction loans and other loan rates.

## **E104. LEASEHOLD – BASIC CHARGE**

The escrow rate for leasehold shall be based upon the fair value of the property or the total amount of the lease payments, whichever is less.

1. Leasehold Basic Charge (except for oil, gas or mineral leases)	100% of the Basic Rate
2. Oil, Gas or Mineral Leases	200% of the Basic Rate

## **E105. TIMESHARE – BASIC CHARGE**

The rate for any escrow that involves the sale or purchase of a Time Share Estate as defined by A.R.S. §33-707(E) shall be \$100. No other rate shall be applied to this rate.

## **E106. ESCROW ONLY – BASIC CHARGE**

The escrow fee for an escrow involving a transfer or encumbrance of real property, manufactured home, mobile home or factory-built building designed for use as a residential dwelling in which no title insurance is to be issued or title insurance is being issued by a company that is not part of Fidelity National Title Group shall be 200% of the Basic Escrow Rate. This rate does not preclude the application of charges under Sections E307 and E410. No other rate shall be applied to this rate.

**Approval of the County Manager or Escrow Administrator must be obtained prior to acceptance of such a transaction.**

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## CHAPTER II – SUBDIVISION AND COMMERCIAL RATES

### **E201. SUBDIVIDERS, BUILDERS AND COMMERCIAL DEVELOPERS**

This rate is available to a builder, contractor, developer or subdivider customarily engaged in such business for the units to be developed. The amount of the adjustment to the charge is dependent upon the number of units.

The total of number of units may be located within one or more subdivisions situated within the State of Arizona to determine the rate to be given.

No other rate shall be applied to these rates.

#### **A. ALL COUNTIES EXCEPT PIMA & COCHISE**

<b>Number of Units</b>	<b>Rate Calculated From Basic Escrow Rate</b>
1 to 15	70%
16 to 30	60%
31 to 70	55%
71 to 100	50%
101 to 200	40%
201 to 600	30%
601 to 1,200	25%
1,201 or more	\$50 Regardless of liability amount
The minimum rate shall be \$50.	

#### **B. PIMA & COCHISE COUNTIES ONLY**

<b>Number of Units</b>	<b>Rate Calculated From Basic Escrow Rate</b>
1 to 49	25%
50 or more	\$40 Regardless of liability amount
The minimum rate shall be \$40.00	

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## E202. COMMERCIAL ESCROW RATE

Escrow services performed in conjunction with title services shall be charged based upon the dollar amount of the transaction, at the following rates:

Liability Amount	Rate
Up to \$1,000,000	70% of the Basic Escrow Rate
\$1,000,001 - \$3,000,000	65% of the Basic Escrow Rate
\$3,000,001 - \$5,000,000	60% of the Basic Escrow Rate
\$5,000,001 – \$10,000,000	\$3,500.00
\$10,000,001 - \$15,000,000	\$4,000.00
\$15,000,001 - \$20,000,000	\$4,500.00
\$20,000,001 and above	\$5,000.00

The following services shall be included in the above rate:

- A. Unlimited incoming and outgoing wire transfers
- B. Unlimited payoff tracking and processing fees
- C. Electronic document fee
- D. Courier and overnight delivery fees

No other discounts set forth in any other section of this manual shall be applied to the charges in this section, except that Sections E306 and E309 may apply.

## E203. ABBREVIATED ESCROW - COMMERCIAL

An abbreviated escrow will be provided at the rates indicated when any one or more of the following services are provided in conjunction with the issuance of title insurance product(s):

A.	Receipt and disbursement of funds:	\$250.00
B.	Acceptance and recordation of documents:	\$250.00
C.	Ordering Payoffs:	\$75.00
D.	Incoming and Outgoing Wire Transfers	No Charge

When more than one service is provided in an escrow, then the charge for each service provided shall be accumulated and combined as a total charge for the escrow.

This rate does not include recording and filing service fees due the County Recorder or filing office as set forth in this manual.

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof.

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## **E204. ABBREVIATED ESCROW – COMMERCIAL – MULTIPLE SITES**

When there are multiple commercial properties in multiple sites, an abbreviated escrow will be provided at a rate of \$1,000 per site, when any one or more of the following services are provided in conjunction with the issuance of the title insurance product(s):

1. Receipt and disbursement of funds
2. Incoming and Outgoing Wire Transfers
3. Acceptance and recordation of documents
4. Ordering payoffs

This rate does not include recording and filing service fees due to the County Recorder or filing office as set forth in this manual.

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof.

## **E205. LOAN RATE - COMMERCIAL**

Refer to Chapter V - Loan Escrow Rates

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## **CHAPTER III - SPECIAL RATES**

The rates contained within this section are considered reduced rates. No other rate shall be applied to these rates.

### **E301. INVESTOR RATE**

This rate is available to builders, contractors, developers, subdividers, licensed real estate agents or brokers, licensed mortgage brokers, loan officers or other individuals, groups of individuals or entities customarily engaged in real estate investments for the production of income and profit, wherein they are the buyer, borrower or seller. This rate is applicable only to the escrow fees which are being paid by the investor.

The charge will be 70% of the Basic Escrow Rate.

### **E302. DELETED IN ITS ENTIRETY – RESERVED FOR FUTURE USE**

### **E303. SENIOR CITIZEN RATE – Zone 3, only**

This rate is available to all persons of the age 65 years or older on or before the close of escrow date. The person requesting this rate must present proof of age.

The charge will be 70% of the Basic Escrow Rate.

### **E304. FIRST RESPONDER'S RATE**

This rate is available to any First Responder. A First Responder includes police officers, firefighters, and emergency medical personnel, active or retired military; National Guard and Red Cross employees. The person requesting the rate must present a current military identification card and/or proof of employment.

The charge will be 70% of the Basic Escrow Rate.



# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## **E305. CORPORATE RELOCATION RATE**

This rate is available to individuals through association with their employer or their employer's relocation company when the employee is being relocated by its employer, and shall be extended to the employer or employer's relocation company only if the transferred employee has already conveyed title to the employer or relocation company. This rate shall apply only to transactions involving the purchase or resale of an employee's primary residence and only to the relocated employee's share of the Basic Escrow Rate.

The charge will be 70% of the Basic Escrow Rate.

## **E306. COMPETITORS' RATES**

The Company reserves the right to match any written escrow rate quote from a State of Arizona licensed title/escrow company. All such agreements must be approved in writing by the County Manager of the appropriate County and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

## **E307. REO (REAL ESTATE OWNED) SALE ESCROW RATE – 1-4 SFR PROPERTY**

This rate shall be applied to an escrow transaction involving an REO resale, and title insurance is not being provided by the Escrow Agent.

This rate shall be the sale escrow rate applicable to this type of transaction and unless otherwise instructed in writing by the parties shall be paid one-half by buyer and one-half by seller.

**Loan Tie-In Fee:** In transactions where one or more new loan is involved, then there shall be a Loan Tie-In Fee of \$130 per loan added to this rate.

No other rate shall be applied to this rate.

<b>Description</b>		<b>Rate</b>
<b>A.</b>	<b>BASIC ESCROW SERVICE</b> Does not include any other charges filed separately in this manual. All such charges incurred shall be in addition to this escrow fee.	\$1,000.00
<b>B.</b>	<b>PREMIUM ESCROW SERVICE</b> Includes: receipt and printing of one (1) electronic loan package, one (1) courier and overnight delivery fee, one (1) recording and filing service fee and one (1) wire fee.	\$1,200.00
<b>C.</b>	<b>PREMIUM PLUS ESCROW SERVICE</b> Includes: receipt and printing of two (2) electronic loan packages, two (2) outside signing fees, recording and filing service fee, unlimited courier and overnight delivery fees, unlimited wire fees, unlimited reconveyance and payoff tracking fees.	\$1,500.00
<b>D.</b>	<b>NATIONAL LENDERS SOLUTIONS DIVISION OR SIMILAR UNIT</b> Includes: only two (2) outside signing fees. Any other charges filed separately in this manual shall be charged if and as incurred and in addition to this escrow fee.	\$1,500.00

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## **E308. CONTRACT RATE - GOVERNMENTAL AGENCIES & POLITICAL SUBDIVISIONS**

Separate contract bids may be solicited and entered into with any federal, state, county or municipal governmental entity, agent or political subdivision, which is a buyer, borrower, seller or exchanger of real property for the furnishing of escrow services. All bids will reflect and be based upon the complexity of the transaction. Any such contracted bids must be approved in writing by the County Manager of the appropriate County. A copy of said contract bid is to be placed in each escrow file for which the rate applies.

## **E309. NEGOTIATED RATE**

Under certain circumstances, the Company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by the County Manager of the appropriate County and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

The minimum charges set forth in Section D shall not apply to this section.

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## CHAPTER IV - MISCELLANEOUS SERVICES

### **E401. INTEREST BEARING ACCOUNTS**

In connection with an escrow, all funds in escrow may be placed into an interest bearing account upon the written request from the depositor of said funds. The depositor of such funds shall complete and sign an IRS W9 form and an Interest Bearing Account Authorization as provided by the Company before such an account can be opened.

The charge for opening, servicing and closing out of such an account shall be \$100 per account.

### **E402. FUNDS HOLD BACK FEE**

When funds remain in an escrow subsequent to the closing thereof for a specific purpose upon the request of the parties, the following rates shall apply and are in addition to any other escrow fees charged in the transaction:

<b>Amount of Hold Back</b>	<b>Fee</b>
Up to \$2,500	\$300.00
\$2,501 to \$50,000	\$400.00
Over \$50,000	\$500.00
Commercial Hold Backs (regardless of the amount)	\$500.00

In the event the parties request additional services in connection with the hold back account at time of closing, then such fees as set forth in this manual shall be collected at close of escrow and shall be considered earned and non-refundable.

No other rate shall be applied to this rate.

### **E403. DELETED AND RESERVED FOR FUTURE USE**

### **E404. PUBLIC REAL ESTATE REPORTS – OUTSIDE ESCROW & TITLE INSURANCE**

#### **A. ALL COUNTIES EXCEPT APACHE, NAVAJO, PIMA & COCHISE:**

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 fraction thereof with a minimum of 50 hours.

#### **B. APACHE, NAVAJO, PIMA & COCHISE COUNTIES ONLY:**

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 fraction thereof, with a maximum fee of \$500.

### **E405. PUBLIC REPORT BINDER**

When the Company provides copies of public reports upon request by the party, there shall be a fee charged of \$10 each.

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## E406. MANUFACTURED UNIT TITLE TRANSFER/AFFIXTURE PROCESSING FEES

For purposes of this section, the term *UNIT* shall mean a single manufactured dwelling, trailer or other modular or manufactured structure used for residential or commercial purposes and whether or not comprised of one or more sections, which requires the processing of Manufacturer's Certificate(s) of Origin, Certificate(s) of Title and/or Affidavit(s) of Affixture.

The applicable processing fee set forth below shall be in addition to the escrow rate charged for closing the transaction and is considered earned at close of escrow and shall be non-refundable.

Service		All Counties Except Cochise, Pima, La Paz, Mohave & Yuma	Cochise, Pima, La Paz, Mohave & Yuma Counties Only
A.	Transfer of Title	\$250.00 per unit	\$150.00 per unit
B.	Affidavit of Affixture	\$250.00 per unit	\$150.00 per unit

The above fees include any and all fees due any State Motor Vehicle Department and/or third party vehicular title processing service.

## E407. ABBREVIATED ESCROW OR SUB-ESCROW RATE: 1 to 4 SFR RESIDENTIAL

Abbreviated or sub-escrow services may be provided separately or in support of a primary escrow holder or institutional lender at the following rates:

- A. An abbreviated escrow may be provided if a transaction involves the following escrow duties
1. Receipt and disbursement of funds and/or
  2. Acceptance and recordation of documents,

Zone 1	Zone 2 and 2A	Zone 3
\$150	\$150	\$100

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof.

## E408. DIRECT TRANSACTION FEES - SALE OR LOAN TRANSACTION

Description		Rate
A.	<b>Sale Escrow Instructions</b> The charge for the preparation of Sale Escrow Instructions.	\$150.00 Plus applicable sale escrow rate
B.	<b>Loan Escrow Instructions</b> The charge for the preparation of Loan Escrow instructions.	\$150.00 Plus applicable loan escrow rate

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## **E409. EXCHANGE ACCOMODATION FEE**

When an escrow transaction involves a 1031 Tax Deferred Exchange or a simultaneous exchange of property, there shall be an additional charge of \$100 for each exchange or property involved in the transaction. This fee shall be in addition to the escrow fee charged for closing the transaction.

In the case of a 1031 Tax Deferred Exchange, the exchange fee shall be paid by the exchanger, unless otherwise instructed in writing by the parties.

In the case of a simultaneous exchange, the exchange accommodation fee shall be paid one-half by each party, or when the purchase agreement states that the escrow fee shall be paid according to custom, unless otherwise instructed in writing by the parties.

## **E410. SHORT SALE SELLER'S TRANSACTION FEE**

A. When the transaction results in one or more existing lenders accepting less than the actual amount owed under its encumbrance ("short-payoff" or "short sale"), there shall be a bundled service fee charged to Sellers in lieu of other miscellaneous charges that would normally be incurred by the Seller to close the transaction. Said fee shall be charged to the Seller in addition to the Seller's portion of the basic sale escrow rate, and shall include the following:

Transaction Fee	Includes
<b>\$300.00</b>	Unlimited payoff tracking and processing fees, unlimited recording and filing service fees, unlimited wire fees, and unlimited courier fees.

No other rate discounts shall be applied to these rates.

Zones 2, 2A and 3 only.

B. When the transaction results in one or more existing lenders accepting less than the actual amount owed under its encumbrance ("short-payoff" or "short sale"), there shall be a bundled service fee charged in lieu of other miscellaneous charges that would normally be incurred to close the transaction.

Said fee shall be charged 50% to the Seller and 50% to the Buyer or per contract, and shall include escrow charges, loan tie-in fees, unlimited wire fees, unlimited receipt and printing of email documents, unlimited payoff tracking, unlimited overnight delivery and unlimited courier fees.

Up to \$150,000	\$1,200.00
\$150,001 - \$300,000	\$1,400.00
\$300,001 - \$500,000	\$1,600.00
\$500,001 - \$750,000	\$1,900.00
\$750,001 - \$1,000,000	\$2,100.00
Over \$1,000,000	Negotiated pursuant to Section E309

No other rate discounts shall be applied to these rates.

Zone 1 only.

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## **E411. ACCELERATED ESCROW RATE**

There shall be an additional fee of \$250 charged on any transaction that is processed within a three-business day period at the request of the customer.

## **E412. ACCOMODATION FEE**

- A. **Taking Signatures:** \$150 The fee for taking signatures plus costs incurred for such services as set forth in this manual (such as overnight delivery or courier service), if any, in performing the service. The duties of the Company shall be only in the taking of signatures on documents provided by the customer or on behalf of the customer.
- B. **Returning Loan Package(s) Separately:** \$100 for returning a separate loan package back to the lender and/or borrower, plus costs incurred for such services as set forth in this manual (such as overnight delivery or courier service), if any.
- C. **Coordinating Recording of Documents:** \$100. The Company may, upon request and at the discretion of the Company, coordinate the recording of the documents providing that such recording does not impose any liability upon the Company and providing that the parties sign an "Accommodation Recording Instruction and Hold Harmless" in a form provided by the company.

## **E413. RENT GUARANTEE ESCROW**

When estimated rental and/or triple-net charges, common area maintenance revenue are guaranteed by the seller, and funds are held in escrow pursuant to a written agreement, the fees shall be \$100 per month.

## **E414. UCC, LIEN AND/OR JUDGEMENT SEARCH SERVICE FEE**

When the parties to an escrow request a UCC, lien and/or judgment search through any governmental entity of any jurisdiction requesting information that is not in the normal course of title examination on the real estate, or an update to a previous search, based upon the name(s) of the parties involved in the transaction, the charges shall be \$100 for each search requested and for each update requested.

This fee does not include any fees incurred with any governmental office or third party vendor for the search and/or copies provided by such office.

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## **E415. SPECIAL SERVICES OR ADDITIONAL WORK CHARGE**

A \$100 an hour work charge will be made when special services or additional work is requested or required that is over and above the normal services provided in the type of escrow to be closed. The customer will be notified of the charges before they are incurred. In the event such charges are made, the deposit of final funds and the signing of final documents or the acceptance of the work performed will constitute approval of the charges.

Under such circumstances, the minimum fee shall be \$100 plus \$50 per each additional half-hour or fraction thereof.

## **E416. RECORDING & FILING SERVICE FEES**

The fees charged for recording and/or filing fees with the County Recorder, Secretary of State or other applicable government office shall be the amount(s) indicated below or the invoiced charges for the provider, whichever is greater:

Description		Fee Per File		
		Zone 1	Zone 2 and 2A	Zone 3
1.	Refinance or Loan (non-commercial properties)	\$100	\$100	\$100
2.	Sale with New Loan	\$125	\$100	\$100
3.	All Cash Transactions (non-commercial properties)	\$125	\$100	\$100
4.	All Other Transactions	\$125	\$100	\$100
5.	Commercial Sale (with or without loan) or Refinance	\$200		

The above fees shall be considered earned at close of escrow and shall be non-refundable.

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## E417. ABANDONED OR DORMANT FUNDS CUSTODIAL FEE

This rate shall apply when funds are remaining in an escrow account, account servicing or trust account due to an owner's failure to negotiate a check provided as payment or fails to claim the funds belonging to them that remain in the account.

There shall be a minimum charge of \$120, which shall be considered earned after expiration of the applicable time period(s) set forth below.

Description	Abandoned/Dormant After
Dormant Funds	One-Hundred and Eighty (180) days from the time the funds became available.
Stale Dated Checks	Ninety (90) days after date of issuance of the check.

This fee shall also apply to charges that occurred in escrow, wherein an owner other than a principal to the escrow, failed to negotiate amounts tendered to them through the escrow or failed to claim funds belonging to them that remain in escrow, so long as there is a valid and enforceable written contract between the holder and the owner under which the holder may impose the charge and the holder regularly imposes the charge and the charge is not regularly reversed or otherwise canceled.

The parties to the escrow shall be notified in writing (1) at or prior to close of escrow that such a fee will be incurred or (2) by written notice sent to the last known address at least 60 days prior to implementation of the charge. Fees as incurred shall be deducted from the amount held prior to disbursement and until such time as any remaining funds are escheated to the state pursuant to ARS Title 44, Chapter 3, Article 1. In the event the amount of the fee(s) incurred is/are more than the amount of funds held in escrow, then the amount of the funds remaining in the file shall be considered payment in full of the fees due.



# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## CHAPTER V - LOAN ONLY ESCROW RATES

### **E501. SECOND/SUBSEQUENT LOAN CONCURRENT WITH A FINANCING ESCROW**

When a financing or re-financing transaction includes a second or subsequent loan closed in conjunction with the new first loan, there shall be an additional for each additional loan processed in excess of the first loan. This fee is in addition to the applicable rate charged for the loan transaction.

\$130.00 for all transactions **Except** Builders

\$100.00 for Builder transactions

### **E502. LOAN ESCROW RATE - 1 to 4 SFR & NON-COMMERCIAL PROPERTIES**

This rate shall be applicable to any loan-only transaction, regardless of whether or not there is/are any existing loan(s) to be paid off as a part of the escrow and when there is no transfer of title involved, all loan documents will be provided by the lender and no documents are to be provided by the Escrow Holder, the fee, regardless of the loan amount, shall be:

<b>Zone</b>	<b>Rate</b>
Zone 1	\$350.00 Includes: courier and overnight delivery fees, wire fees, electronic document fee; payoff tracking and processing fees. Does not include the Recording Service Fee or other filed rates included in this manual for special services as requested or required to close the escrow.
Zone 2	\$299.00 Includes: courier and overnight delivery fees, wire fees, electronic document fee; payoff tracking and processing fees. Does not include the Recording Service Fee or other filed rates included in this manual for special services as requested or required to close the escrow.
Zone 2A Pima & Cochise Counties Only	\$230.00 Includes: courier and overnight delivery fees, wire fees, electronic document fee; payoff tracking and processing fees. Does not include the Recording Service Fee, Notary/Signing fees or other filed rates included in this manual for special services as requested or required to close the escrow.
Zone 2A Santa Cruz County Only	\$299.00 Includes: courier and overnight delivery fees, wire fees, electronic document fee; payoff tracking and processing fees. Does not include the Recording Service Fee or other filed rates included in this manual for special services as requested or required to close the escrow. Notary/Signing fees are NOT included for Zone 2A. Santa Cruz County, only.
Zone 3	\$300.00 Includes: courier and overnight delivery fees, electronic document fee, payoff tracking and processing fees, and wire fees.
No other rate shall be applied to this rate.	

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## E503. LOAN ESCROW RATE - COMMERCIAL

This rate shall be applicable to any loan-only transaction, regardless of whether or not there is/are any existing loan(s) to be paid off as a part of the escrow and when there is no transfer of title and all loan documents are provided by the lender and no documents are to be provided by the Company, the fee shall be:

<b>Liability</b>	<b>Charge</b>
Up to \$1,000,000	\$750 Add \$500 for construction loans
\$1,000,001 to \$3,000,000	\$1,000 Add \$500 for construction loans
Over \$3,000,000	\$1,500 for non-construction loans The charge for construction loans shall be \$2,500
No other rate shall be applied to this rate.	

The following services shall be included in the above rate:

- A. Unlimited incoming and outgoing wire transfers
- B. Unlimited payoff tracking and processing fees
- C. Electronic document fee
- D. Courier and overnight delivery fees

In situations where minimal or abbreviated services are required, the escrow rate described in Section E203 or E204 shall be charged, whichever is applicable.

No other discounts set forth in any other section of this manual shall be applied to the charges in this section, except that Sections E306 and E309 may apply.

## E504. INTENTIONALLY DELETED – RESERVED FOR FUTURE USE

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## **E505. CONSTRUCTION LOAN HOLD BACK AND DISBURSEMENT ESCROW; RELATED SERVICES**

The charges for disbursement of construction funds pursuant to a construction disbursement agreement and related services are as follows:

<b>A.</b>	<b>Projects with Disbursement Only and without Lien Waiver Tracking (includes set up fee):</b> \$1,000.00 flat charge
-----------	--

<b>B.</b>	<b>Projects with Disbursement and Lien Waiver Tracking</b>	
	Disbursement Fees (includes set up fee) Amount of Insurance shown in Loan Policy	Flat Charge
	Up to \$3,000,000	\$1,750.00
	\$3,000,001 to \$6,000,000	\$2,750.00
	\$6,000,001 to \$9,000,000	\$3,750.00
	\$9,000,001 to \$12,000,000	\$4,750.00
	\$12,000,001 to \$15,000,000	\$5,750.00
	\$15,000,001 to \$18,000,000	\$6,750.00
	\$18,000,001 to \$20,000,000	\$7,750.00
	Over \$20,000,000	\$10,750.00

<b>C.</b>	<b>Projects with Disbursement and Lien Waiver Tracking required as a Condition of Underwriting Approval</b>
	No charge when the disbursement of funds by the Company is required as a condition of mechanic's lien approval given by Company underwriting.

<b>D.</b>	<b>Projects with Lien Waiver Tracking Only</b>
	No charge for lien waiver tracking services only.

**NOTE:** Construction disbursements may only be performed by persons approved to do so by Senior Staff Underwriting.

In all situations, additional services requested or required under the terms of the construction disbursement agreement, including but not limited to overnight delivery or courier fees, wire-out fees, cancellation and reissue of checks and/or setting up of an interest bearing account, shall be charged at the applicable rate set forth in this section if and as incurred, and shall be charged to the party requesting such services, and shall be deducted from the amount due said party.

In the event the lender or borrower request additional services in connection with the hold back/disbursement account at time of closing, then such fees shall be collected as set forth in this manual at close of escrow and shall be considered earned and non-refundable.

## COMMONWEALTH LAND TITLE INSURANCE COMPANY

When the Construction Hold Back & Disbursement Escrow is set up in conjunction with the closing of the loan by the Company, the fees set forth above shall be in addition to fees charged in connection with the loan closing.

No other rate shall be applied to this rate.

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## CHAPTER VI- ACCOUNT SERVICING

### E601. DEFINITIONS

- ASA** Account Servicing Agent
- Escrowed Transaction** An account arising from an escrow closed by any licensed title insurance or escrow company.
- Non-Escrowed Transaction** An account arising from a transaction that was not closed by a licensed title insurance or escrow company.

### E602. ACCOUNT SERVICING FEES

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

<b>E602. ACCOUNT SERVICING FEES</b>		
<b>RATE CODE</b>	<b>DESCRIPTION</b>	<b>CHARGE</b>
<b>A.</b>	<b>SET-UP FEES – ESCROWED TRANSACTIONS</b>	
1.	Set-Up Fee - Escrowed Transaction. Acceptance fee for an account servicing agreement arising from an Escrowed Transaction or from accounts transferred from another licensed ASA.	\$100.00
2.	Set-Up Fee Escrow - Escrowed Transaction with Impounds. Acceptance fee for an account servicing agreement arising from an Escrowed Transaction or for accounts transferred from another licensed ASA, which includes an impound account for payment of taxes, insurance and assessment by ASA.	\$250.00
3.	Set-Up Fee – Outside Escrowed Transaction. Acceptance fee for an account servicing agreement arising from an Outside Escrowed Title Company that does not have an account servicing division.	\$175.00
4.	Set-Up Fee – Outside Escrowed Transaction including Impounds. Acceptance fee for an account servicing agreement arising from an Outside Escrowed Title Company that does not have an account servicing division.	\$325.00
5.	Set-Up Fee – Lease contract with Purchase Option Only. Acceptance fee for an account servicing agreement arising from an Escrowed Transaction or from accounts transferred from another licensed ASA	\$150.00
<b>B.</b>	<b>SET-UP FEES – NON-ESCROWED TRANSACTIONS</b>	
1.	Set up Fee - Non-Escrowed Transaction. Acceptance fee for an account servicing agreement arising from a Non-Escrowed Transaction.	\$325.00
2.	Set-Up Fee - Non Escrowed Transaction with Impounds. Acceptance fee for an account servicing agreement arising from a Non-escrowed Transaction which includes an impound account for payment of taxes, insurance and assessment by ASA.	\$325.00

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

<b>SET-UP FEE – ADDITIONAL NOTE(S)</b>		
<b>C.</b>		
1.	Set-Up Fee - Additional note(s) or Amortizing Ledgers. This fee would also be applicable to accounts with multiple payees, in which each payees request separate amortizing ledgers reflecting each payee's percentage of the note.	\$100.00 each
2.	Set up Fee – Additional Services Within a Note/Agreement for Sale or Contract. In addition to the appropriate fee from above, for terms that include partial releases, delayed funding, Wraps, and Adjustable Rate Mortgages.	\$100.00 each
3.	Set-Up Fee – Servicing a note, secured by a lien on a Mobile Home with 1 personal property tax parcel and 1 insurance policy.	\$100.00 each
<b>ANNUAL FEES</b>		
<b>D.</b>		
1.	Annual Fee. Includes one check out.	\$156.00
2.	Annual Fee - Additional Checks Out. Annual Fee for additional checks out in excess of one for additional payee(s) or other disbursements.	\$75.00 Each
3a.	Annual Fee – Including Impound Account. Includes one check out; one tax code, one insurance policy and one assessment.	\$300.00
3b.	Each additional impounded item, annually.	\$75.00 Each
4.	Special Service Accounts. In addition to other monthly fees due.	\$12.50 Per month
4a.	Special Handling Fee In addition to other monthly fees for accounts with partial release, delayed funding, Wraps, and Adjustable Rate Mortgages.	\$60.00
5a.	Annual Fee - Including Impound Account – Low Income Housing Payor. This rate is <u>available to the Payor under an account who purchased a primary residence with assistance from a non-profit organization</u> whose primary purpose is to assist low-income individuals in the purchase of a primary residence. Includes one tax code, one insurance policy and one assessment.	\$168.00
5b.	Each Additional impounded item, annually.	\$30.00 Each
<b>ASSIGNMENT &amp; NAME CHANGE FEES</b>		
<b>E.</b>		
1.	Assignment of Funds.	\$100.00
2.	Change Payor/Payee. Name change only.	\$100.00
3.	Assignment or Assumption of Account. Change of payee due to assignment of lien instrument or change of payor due to change in ownership of property with assumption of existing lien subject to the account.	\$150.00
<b>MODIFICATION &amp; ACCOUNT ADJUSTMENT FEES</b>		
<b>F.</b>		
1.	Addition of Impound Account to Existing Account. Due upon request to add an impound account to an existing account for payment of taxes, insurance and assessment by ASA. Includes one tax code, one insurance policy and one assessment.	\$150.00
2a.	Modification in Terms of Account. Includes one (1) change.	\$100.00
2b.	Each Additional Change.	\$25.00
3.	Add and Demand. Taxes, Insurance, Assessment.	\$100.00
<b>STATEMENT &amp; VERIFICATION FEES</b>		
<b>G.</b>		

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

	1.	Statement Fee. Assumption, assignment, payoff , status, etc.	\$100.00
	2.	Written Updates on all statements. Assumption, assignment, payoff, status, forfeiture/foreclosure, reinstatements, etc.	\$50.00
	3.	Verification or Information Fee.	\$25.00
<b>H.</b>		<b>TRUSTEE FEES – DEED OF TRUST</b>	
	1.	Trustee Reconveyance Fee - Full or Partial.	\$100.00
	2.	Substitution of Trustee.	\$50.00
<b>I.</b>		<b>FORFEITURE FEES – AGREEMENT FOR SALE</b>	
	1.	Notice requiring strict performance of agreement.	\$150.00
	2.	Notice of Intent to Forfeit and Affidavit.	½ of 1% of the remaining balance or \$600, whichever is greater
<b>J.</b>		<b>CLOSE-OUT &amp; TRANSFER FEES</b>	
	1.	Close-Out or Termination Fee.	\$100.00
	2.	Transfer of an Account.	\$100.00
<b>K.</b>		<b>RECORDING FEES</b>	
	1.	When document(s) are recorded or filed through a servicing account, the fee(s) charged shall be the actual fee(s) charged by the County Recorder in which the property is located and/or in the filing office, in addition to any other charge(s) incurred and as set forth herein.	Actual Charge
<b>L.</b>		<b>MISCELLANEOUS SERVICES</b>	-
	1.	Account Freeze. Due to pending foreclosure or forfeiture. Includes reinstatement figures of account.	\$100.00
	2.	Amortization Schedule.	\$15.00
	3.	Distribution of an Estate. When payee's funds have been held pending such distribution. Does not include any other fees due for name change, etc.	\$50.00
	4.	Holding Account.	\$50.00
	5.	Reminder Notice.	\$20.00
	6.	Returned Unpaid Check Fee. "Bank Fees" are limited to the actual charges assessed by the financial institution of the holder, payee or assignee of the holder or payee per statute based on ARS 44-6852.	\$25.00 plus bank fees
	7.	Additional Services. In the event that additional services are requested by the parties or are required in order to service the trust as instructed by the parties, then those applicable rates set forth in this Escrow Manual shall be charged if and as incurred. Unless otherwise instructed in writing by the parties, said charges shall be charged to the party requesting or requiring such service(s), and shall be in addition to any other fees set forth in this Chapter.	Filed Rate

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## CHAPTER VII - SUBDIVISION TRUSTS

### E701. DEFINITIONS

**Beneficiary** One (1) married couple, or one (1) party as his/her sole and separate property or one (1) validly formed legal entity

### E702. SUBDIVISION TRUST FEES

The following charges are applicable for accounting and other services rendered in connection with subdivision trust escrows pursuant to the instructions of the parties thereto.

<b>E702. SUBDIVISION TRUST FEES</b>					
RATE CODE	DESCRIPTION			All Zones Except 2A	Zone 2A Only
<b>A. SET-UP FEES</b>					
				<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>
	1.	Single Beneficiary Trust	Acceptance Fee	400.00	250.00
	2.	Double Beneficiary Trust	Acceptance Fee	500.00	N/A
	3.	Junior Beneficiary Trust	Acceptance Fee	600.00	N/A
	4.	Additional Beneficiary	Acceptance Fee	50.00	50.00
<b>B. ANNUAL FEES</b>					
				<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>
	1.	Single Beneficiary Trust	Annual Fee	500.00	200.00
	2.	Double Beneficiary Trust	Annual Fee	750.00	N/A
	3.	Junior Beneficiary Trust	Annual Fee	750.00	N/A
	4.	Additional Beneficiary	Annual Fee	50.00	25.00
<b>C. ASSIGNMENT FEES</b>					
				<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>
	1.	Assignment of Funds/Money	Acceptance Fee	150.00	N/A
	2.	Assignment of Funds/Money	Annual Fee	150.00	N/A
	3.	Change of Payee under Trust Obligation	Acceptance Fee	150.00	N/A
	4.	Deed and Assignment of Beneficial Interest	Acceptance Fee	150.00	150.00
<b>D. COLLATERAL ASSIGNMENT OF BENEFICIAL INTEREST</b>					
				<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>
	1.	Collateral Assignment	Acceptance Fee	200.00	N/A
	2.	Collateral Assignment	Annual Fee	150.00	N/A
	3.	Collateral Assignment	Release Fee	100.00	N/A
<b>E. ASSIGNMENT OF COLLATERAL ASSIGNMENT</b>					
				<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>
	1.	Assignment of Collateral Assignment	Acceptance Fee	200.00	N/A
	2.	Assignment of Collateral Assignment	Annual Fee	150.00	N/A
	3.	Assignment of Collateral Assignment	Release Fee	100.00	N/A
<b>F. DOCUMENT EXECUTION FEES</b>					
				<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>



# COMMONWEALTH LAND TITLE INSURANCE COMPANY

<b>E702. SUBDIVISION TRUST FEES</b>						
<b>RATE CODE</b>	<b>DESCRIPTION</b>			<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>	
	<b>1a.</b>	Deed – Escrow closed by the Company	Subdivided Lot	30.00	30.00	
	<b>1b.</b>	Lots in Excess of One (1)	Each, additionally	5.00 Max. \$200.00	2.50 Max. \$100.00	
	<b>1c.</b>	Sectional Legal Description	-	75.00	30.00	
	<b>2a.</b>	Deed – Escrow closed by another Company	Subdivided Lot	100.00	150.00	
	<b>2b.</b>	Lots in Excess of One (1)	Each, additionally	5.00 Max. \$200	5.00 Max. \$150	
	<b>2c.</b>	Sectional Legal Description	-	175.00	100.00	
	<b>3.</b>	Deed of Full Release & Reconveyance	Execution & Verification	100.00	100.00	
	<b>4.</b>	Deed of Partial Release & Reconveyance	Execution & Verification	100.00	100.00	
	<b>5.</b>	Easement	Execution only	100.00	No Charge	
<b>G.</b>		<b>MISCELLANEOUS SERVICES</b>			<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>
	<b>1.</b>	Addition of Property to Existing Trust		100.00	25.00	
	<b>2.</b>	Amended Trust Declaration Fee		100.00	N/A	
	<b>3.</b>	Acceptance of Amendment		100.00	N/A	
	<b>4.</b>	Certificate(s) of Deposit or Letter(s) of Credit to be held for Depositories	Acceptance Fee	100.00	N/A	
	<b>5.</b>	Certificate(s) of Deposit or Letter(s) of Credit to be held for Depositories	Annual Fee	100.00	N/A	
	<b>6.</b>	Review and Analysis The minimum fee shall be \$100 plus \$50 per each additional half-hour or fraction thereof.	Hourly Rate	100.00	100.00	
<b>H.</b>		<b>ACCOUNTING &amp; ADMINISTRATIVE SERVICES</b>			<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>
	<b>1.</b>	Brokers Commission	Acceptance Fee	150.00	N/A	
	<b>2.</b>	Broker's Commission	Annual Fee Includes one check out	200.00	N/A	
	<b>3.</b>	Check Service Fee	Per Check	10.00	4.50	
<b>I.</b>		<b>LEASE</b>			<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>
	<b>1.</b>		Acceptance Fee	200.00	No Charge	
	<b>2.</b>		Annual Fee	150.00	No Charge	
	<b>3.</b>		Transfer Fee	100.00	No Charge	
<b>J.</b>		<b>CERTIFICATE OF PURCHASE</b>			<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>
	<b>1.</b>		Acceptance Fee	200.00	N/A	
	<b>2.</b>		Annual Fee	150.00	N/A	
	<b>3.</b>		Transfer Fee	100.00	N/A	
<b>K.</b>		<b>OPTIONS TO PURCHASE</b>			<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

<b>E702. SUBDIVISION TRUST FEES</b>					
<b>RATE CODE</b>	<b>DESCRIPTION</b>			<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>
	<b>1.</b>	Included in original trust	Acceptance	200.00	No Charge
	<b>2.</b>	Not included in original Trust	Acceptance	150.00	No Charge
	<b>3.</b>	Exercise of Option		150.00	No Charge
<b>L.</b>		<b>FORFEITURE FEES</b>		<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>
	<b>1.</b>	Notice of Default		300.00	N/A
	<b>2.</b>	Notice of Forfeiture		300.00	N/A
	<b>3.</b>	Completion of Forfeiture Fee		300.00	N/A
<b>M.</b>		<b>CLOSING &amp; CANCELLATION FEES</b>		<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>
	<b>1.</b>	Closing or Distribution Fee	Single Beneficiary	250.00	100.00
	<b>2.</b>	Closing or Distribution Fee	Double Beneficiary	300.00	200.00
	<b>3.</b>	Closing or Distribution Fee	Junior Trust	250.00	100.00
	<b>4.</b>	Mutual Cancellation Fee	Any Trust	100.00	100.00
	<b>5.</b>	Sell Out. If all the property in the trust is sold or conveyed by the Trustee in the normal course of handling the subdivision, there will be no closing or distribution charge.		No Charge	No Charge
<b>N.</b>		<b>RECORDING FEES</b>		<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>
	<b>1.</b>	When documents are recorded by the trust department, the recording fee(s) charged shall be the actual fee(s) charged by the County Recorder in which the property is located, in addition to any other charge(s) incurred and set forth herein.		Actual Charge	Actual Charge
<b>O.</b>		<b>ADDITIONAL SERVICES</b>		<b>All Zones Except 2A</b>	<b>Zone 2A Only</b>
	<b>1.</b>	In the event that additional services are requested by the parties or are required in order to service the trust as instructed by the parties, then those applicable rates set forth in this Escrow Manual shall be charged if and as incurred. Unless otherwise instructed in writing by the parties, said charges shall be charged to the party requesting or requiring such service(s), and shall be in addition to any other fees set forth in this Chapter.		Filed Rate	Filed Rate

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## CHAPTER VIII – BUSINESS TRANSACTION ESCROW RATE

**E801. BUSINESS TRANSACTION ESCROW RATE** (All transactions must be approved in writing by the County Manager of the appropriate County and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the transaction applies.)

This rate shall be applied to the following types of transactions:

- (a) Escrow transactions involving the sale of a business and/or business assets.
- (b) Stock Pledge Holder escrows in which capital stock of a corporation is pledged and will be held by the escrow agent or by its account servicing department as collateral for payment of a debt or performance of an obligation.

<b>BUSINESS TRANSACTION ESCROW RATE</b>		
<b>Transaction Amount Up to and Including</b>	<b>Rate</b>	
\$0 - \$25,000.00	\$ 300.00	
\$25,001.00 - \$40,000.00	\$ 400.00	
\$ 40,001.00 - \$60,000.00	\$ 550.00	
\$ 60,001.00 - \$90,000.00	\$ 675.00	
\$ 90,001.00 - \$130,000.00	\$ 825.00	
\$130,001.00 - \$180,000.00	\$ 985.00	
\$180,001.00 - \$210,000.00	\$1,285.00	
\$210,001.00 - \$350,000.00	\$1,495.00	
\$350,001.00 - \$400,000.00	\$1,695.00	
\$400,001.00 - \$450,000.00	\$2,295.00	
\$450,001.00 - \$500,000.00	\$2,895.00	
<b>For Transactions in Excess of \$500,000</b>		
<b>Amount of Transaction</b>	<b>Fee Per \$5,000 or Fraction Thereof</b>	<b>Maximum Rate</b>
From \$500,001 to \$1,000,000	Add \$5.00 per \$5,000 or fraction thereof	\$3,395.00
Over \$1,000,000	Add \$3.75 per \$5,000 or fraction thereof	As calculated

When documents are provided by the Parties or their Legal Counsel, then a discount of 50% shall be applied to the above escrow fee.

When additional services are required or requested by the Parties to close the transaction, the Additional Work Charge as set forth in Chapter 3 or other applicable fees as set forth in this Rate Manual shall be applied and shall be in addition to this rate.

# COMMONWEALTH LAND TITLE INSURANCE COMPANY

## CHAPTER IV NATIONAL COMMERCIAL ESCROW SERVICES

**No Operation of The Company May Offer This Rate Unless Specifically Designated as a National Commercial Services Division (NCS).**

### **E901. NATIONAL COMMERCIAL ESCROW SERVICES**

Notwithstanding the rates set forth in this manual, the charges for commercial settlement services performed by a National Commercial Services Division (NCS) shall be based on the responsibilities assumed by the Company and must be agreed to by the customer in writing. The transactions to which this section applies may be single site, multi-site, multi-county and/or multi-state.