



Orange Coast Title Company

Arizona Escrow Rate Manual

Effective May 31, 2024

ORANGE COAST TITLE COMPANY
ESCROW RATE FILING

SECTION I. REFINANCE ESCROW FEES

Full Escrow / Closing / Settlement Fee:	*	\$500.00
Limited Escrow / Closing / Settlement Fee:		\$350.00
Jr. Limited Escrow / Closing / Settlement Fee:	**	\$275.00
Escrow Work Charge:		\$100.00 per hour
Second Mortgage Escrow Fee:		\$100.00
Signing Fee First Mortgage:		\$195.00
Signing Fee Second Mortgage:		\$50.00
Document Preparation Fee:		\$50.00
Additional Check Charge Debts over 4 Checks		\$10.00 per check
Non-Sufficient Funds Fee:		\$25.00
Holding Open Fee: (Also, Disputed Funds)		\$25.00 per month
Accommodation Fee:		\$50.00
Post-Closing Escrow Holdback Fee, per month:		\$50.00
Post-Closing Maintenance/Admin Fee, per year:		\$25.00
Sub Escrow Fee:		***
Disbursement Escrow Fee:	**	***

*Escrow Fee includes the following:

- Up to four (4) third party checks
- Up to four (4) wire transfers
- One (1) electronic document package download
- Up to two (2) local messenger deliveries
- Up to four (4) overnight deliveries

**Miscellaneous Fees Not Applicable

***Fees to be charge pursuant to a negotiated rate agreement with the customer, a copy of which shall be maintained in the escrow file.

SECTION II. SALE ESCROW FEES

<u>Sale Price</u>	<u>Escrow Fee</u>
Under \$25,000.00	\$ 500.00
\$ 25,000.00 to \$100,000.00	\$ 650.00
\$100,001.00 to \$200,000.00	\$ 725.00
\$200,001.00 to \$300,000.00	\$ 825.00
\$300,001.00 to \$400,000.00	\$ 925.00
\$400,001.00 to \$500,000.00	\$1,025.00
\$500,001.00 to \$600,000.00	\$1,125.00
\$600,001.00 to \$700,000.00	\$1,225.00
\$700,001.00 to \$800,000.00	\$1,325.00
\$800,001.00 to \$900,000.00	\$1,425.00
\$900,001.00 to \$1,000,000.00	\$1,525.00
Over \$1,000,000.00	Add \$3.00 per \$5,000.00

**ORANGE COAST TITLE COMPANY
ESCROW RATE FILING**

Escrow Fees for multiple sale transactions in excess of five (5) per month in which the Buyer and/or Seller is the same will be quoted upon request and will be determined by additional costs, complexity, exposure and liability incurred by the Company. Miscellaneous Escrow Fees to be charge as applicable or per agreement.

MISCELLANEOUS ESCROW FEES:

Signing Coordination Fee:	\$50.00
Document Preparation Fee:	\$50.00
Additional Check Charge Debts over 4 Checks:	\$10.00 per check
Messenger Fee:	\$30.00 or actual
Outgoing Wire Fee:	\$15.00 per wire
Incoming Wire Fee:	\$0.00
Non-Sufficient Funds Fee:	\$25.00
Interest Bearing Account Setup Fee:	\$50.00
Overnight Mailing/Delivery Fee:	\$20.00 or actual per package
Holding Open Fee: (Also, Disputed Funds)	\$25.00 per month
Document Email Fee:	\$75.00
Accommodation Fee:	\$50.00
Audit Fee:	\$50.00
Demand Fee, per demand:	\$50.00
Post-Closing Escrow Holdback Fee, per month:	\$50.00
Post-Closing Maintenance/Admin Fee, per year:	\$25.00
HOA Processing Fee:	\$50.00 per side
Loan Tie In Fee:	\$125.00 for first loan / \$75.00 for second loan
Short Sale Fee:	\$100.00
Extra Work Charge Fee:	\$100.00 per hour
1031 Tie-In Fee:	\$250.00

REO TRANSACTIONS:

Escrow Fee(s), as agreed upon and in accordance with specific Fee Agreement(s).

VA LOAN TRANSACTIONS FOR REFINANCE AND SALE TRANSACTIONS:

Escrow Fees will be charged in accordance with lenders allowable fees with VA transactions. Lender's Instructions need to have evidence of this placed in the escrow file.

SECTION III. CONTRACT FEES FOR REFINANCE AND SALE TRANSACTIONS

In the event Orange Coast Title Company has a Specific Fee Arrangement with a particular customer, fees to be charged pursuant to a negotiated rate agreement, a copy of which shall be maintained in the escrow file.

ORANGE COAST TITLE COMPANY

ESCROW DEFINITIONS

Full Escrow includes the following services

1. Open order for title commitment
2. Order demands and lien payoffs, if applicable
3. Order insurance, if needed
4. Prepare estimated HUD/ALTA
5. Schedule signing appointment with borrower
6. Receive documents via email and print, if needed
7. Package documents back to Lender
8. Send Funding conditions to Lender
9. Prepare final HUD/ALTA
10. Receive incoming wires
11. Disburse all funds
 - a. Proceeds to borrower
 - b. Payoffs of liens and mortgages
 - c. Credit cards/credit accounts

Limited Escrow

1. Order demands, if needed
2. Order insurance, if needed
3. Prepare estimated HUD/ALTA
4. Schedule signing
5. Receive documents via email and print, if needed
6. Prepare final HUD/ALTA
7. Receive incoming wire
8. Disburse all funds
 - a. Proceeds to borrower
 - b. Payoffs of liens and mortgages
 - c. Credit cards/credit accounts

Junior Limited Escrow

1. Process documents for recording
2. Receive incoming wire
3. Disburse all funds
 - a. Proceeds to borrower
 - b. Payoffs of liens and mortgages
 - c. Credit cards/credit accounts

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Accommodation Fee

Charge for recording of real estate document at the request of a client, which are unrelated to a particular escrow transaction.

Additional Check Charge Debts Over Five (5) checks.

Charge for each additional check issued after the first five (5) checks.

Disbursement Fee

Fee charged in connection with receipting in loan proceeds or a portion thereof, paying off liens and encumbrances as provided on customer disbursement work sheet and signed Borrower's HUD-1.

This fee does not include the preparation of a HUD-1.

Document E-Mail Fee

Fee charged for handling of documents submitted to escrow via email, which are typically voluminous in nature and require significant clerical and photocopying time.

Document Preparation Fee

Fee for preparation of one set of documents for recordation in connection with a mortgage or sale.

Extra Work Charge

Additional charge for clearing excessive number of title issues, e.g., judgments and liens of record, multiple parties to the transaction, ordering multiple title updates, etc.

Holding Open Fee

Monthly fee charged in connection with any escrow in which a cancellation instruction received from any party that is rejected by any other party. Fee will be charged so long as escrow is held open pending mutual, matching instructions of the parties.

Interest Bearing Account Setup Fee

Fee charged in connection with interest bearing account established at the request of escrow party.

Messenger Fee

Fee for transmittal of documents via messenger

Non-Sufficient Funds Fee

Fee charged for each check returned by depository institution for insufficient funds.

Outgoing Wire Fee

Fee for each payment or disbursement made via an outgoing wire transfer.

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Overnight Mailing / Delivery Fee

Fee charged in connection with each document or set of document delivered via overnight mail.

Post-Closing Maintenance / Admin Fee

Annual fee deducted from amount of each check not cashed within three (3) months of issuance. Fees may be deducted annually for up to three (3) years.

Post-Closing Escrow Holdback Fee

Monthly fee charged in connection with a holding escrow where a portion of the funds held and set aside in a dedicated escrow account for a predetermined period during a real estate transaction. Fees will be charged, so long as, escrow is held open pending mutual, matching instructions of the parties.

Second Mortgage Escrow Fee

Fee for preparation of second set of loan documents in connection with a second mortgage.

Signing Fee-First Mortgage

Fee for signing any one set of loan documents for a first mortgage.

Signing Fee-Second Mortgage

Fee for signing any one set of loan documents for a second mortgage.

Signing Coordination Fee

Fee charged in connection with documents signatures obtained by, or coordinated through, real estate brokers or agents.

Sub Escrow Fee

Fee charged in connection with receipting in loan proceeds, paying off liens and encumbrances, disbursing third party payments as indicated on customer disbursement work sheet and signed Borrower's HUD-1. This fee does not include the preparation of a HUD-1.

**ORANGE COAST TITLE COMPANY
SUPPLEMENTAL ESCROW RATE FILINGS
FOR REFINANCE TRANSACTIONS
OPENED THROUGH RELS SETTLEMENT SERVICES
(Effective November 5, 2011)**

A. Wells Fargo Employee Pricing

The following pricing is available to employees of Wells Fargo Bank and its affiliated entities (collectively, "Wells") for escrows involving refinance loans opened through RELS Settlement Services ("RELS"), an affiliate of Wells. Because Wells employees work in financial services and are more familiar with the overall loan process, RELS has separate pricing for Wells employees because the orders are more streamlined to process. The savings in processing time are passed along to the consumer, i.e., the Wells employee. The pricing is as follows:

1. \$400.00 per refinance loan, inclusive of all services. Services include: title clearance, file review, external subordinations, preparation of HUD statements, notary/closer signing, up to 4 wires, up to 4 third party checks, , and up to 4 overnight mail charges. At this time, purchase transactions are excluded from routing to Rels Settlement Services.
2. Pricing when a HELOC is involved is an additional \$75.00.
3. Pricing when additional documents are prepared at borrower's request (e.g., Quit Claim Deed) is an additional \$65.00 per document.
4. Recording fees, transfer taxes, deed stamp taxes, etc. are charged according to local municipality regulations.

The foregoing pricing is available only for escrows involving refinance loans; it is not available for escrows involving purchase money loans.

B. Centralized Retail Team Pricing

Centralized Retail is a business line within Wells that services orders for refinance loans that are initiated through centralized sources instead of through individual loan officers. By way of example example, loans that are initiated from mailing campaigns, service calls with Wells , and website-based applications will be processed by this team. The pricing is as follows:

1. \$450.00 per refinance loan, inclusive of all services. Services include: title clearance, file review, external subordinations, preparation of HUD statements, .

notary/closer signing, up to 4 wires and up to 4 third party checks, , and overnight mail charges.

2. Pricing when a HELOC is involved is an additional \$125.00.
3. Pricing when additional documents are prepared at borrower's request (e.g., Quit Claim Deed) is an additional \$65.00 per document.
4. Recording fees, transfer taxes, deed stamp taxes, etc. are charged according to local municipality regulations.

The foregoing pricing is available only for escrows involving refinance loans; it is not available for escrows involving purchase money loans.

C. Reverse Mortgage and RVIL Team Pricing The Reverse Mortgage business line (RVIL) within RELS services orders for reverse mortgage refinance loans obtained from individual Reverse Mortgage Consultants (RMC's) across the country handled by regional fulfillment centers. The RVIL business line is in contrast to a broker line, which is also handled by the same fulfillment centers. Pricing for escrows involving RELS RVIL reverse mortgage loans is as follows:

1. \$450.00 per refinance loan, inclusive of all services. Services include: title clearance, file review, external subordinations (as allowed under the program), notary/closer signing, up to 4 wires, up to 4 third party checks, , and overnight mail charges.
2. Pricing when additional documents are prepared at borrower's request (e.g., Quit Claim Deed) is an additional \$65.00 per document.
3. Recording fees, transfer taxes, deed stamp taxes, etc. are charged according to local municipality regulations.

The foregoing pricing is available only for escrows involving refinance loans; it is not available for escrows involving purchase money loans.

**ORANGE COAST TITLE COMPANY
SUPPLEMENTAL ESCROW RATE FILINGS
FOR BANK OF AMERICA NATIONAL TITLE PROVIDER TRANSACTIONS
(Effective August 1, 2014)**

Orange Coast Title Company will charge the following pricing for each refinance escrow opened by VALUAMERICA, a Pennsylvania corporation ("VALUEAMERICA"), for properties financed through Bank of America's National Title Provider ("NTP") operations. NTP is a centralized business division within Bank of America that places title orders and opens escrows for properties in various states through vendor management companies such as VALUEAMERICA, who in turn place the title orders and open the escrows with individual providers in each state. Bank of America sets a bundled fee to be charged to its customers for NTP transactions, and the pricing hereunder will conform to Bank of America's approved escrow fees for NTP transactions involving properties in Arizona. By bundling fees, Bank of America's NTP pricing result in a significant cost savings to the consumer. Orange Coast Title Company's escrow pricing is as follows:

1. \$350.00 per refinance loan, inclusive of all services. Services include:

Closing services, notary signings, attorney signings (if applicable), signing service, witness signing services, document preparation, document quality control, receipt of funds to close, wire management and funds disbursement, work charges, mobile home related services such as title surrender, governmental sales taxes, recording services, post-closing document review, and preparation of estimated and final HUD-1 settlement statements.

2. Governmental recording fees, transfer taxes, deed stamp taxes, state specific CPL fees, sales taxes, and Homeowner's Association and similar fees will be charged according to local municipal regulations.

The foregoing pricing is available only for escrows involving refinance loans; it is not available for sale escrows or escrows involving purchase money loans.