

# SCHEDULE OF ESCROW RATES AND SERVICES

- Effective January 1, 2025 -

# **IN-STATE RETAIL SERVICES**

Premier Title Agency (the "Company") provides escrow services for residential and commercial resale, refinance, construction loans, and subdivisions, from branch locations in multiple Arizona cities and counties. The rates below are only applicable for those services that will be provided by our in-state employees at our branches. Premier Title Agency's branch operations do not provide escrow services under the rates filed for the National Lender Services or Reverse Mortgage Divisions of Premier Title Agency.

## I. GENERAL RULES

### A. EMPLOYEE RATE

There shall be no charge to employees of Premier Title Agency for the purchase, sale, or refinance of their primary residence. This rate is not applicable to employees of other title/escrow companies.

### **B. SPECIAL SERVICES**

Additional charges will be made when unusual conditions are encountered or when special services are required in the escrow, and for which no rating structure has been specifically provided herein. Such services shall include but are not limited to any of the following: the parties changing terms/entities so that escrow documents need to be redrawn, transactions involving multiple properties, and complex transactions.

The charges for special services shall be \$100.00 per hour (one hour minimum) in addition to the Basic Escrow Rate but shall not exceed twice the Basic Escrow Rate.

# C. TRANSFER OF UNDIVIDED INTEREST (WHEN SOLD SEPARATELY FROM REMAINING INTEREST)

The Basic Escrow Rate is applicable, based upon the sale price of the interest covered.

### D. GOVERNMENTAL CONTRACTS

The Company may enter into separate written contracts with federal, state, or local governmental agencies or their contractors for escrow services. Rates and fees will be based upon the volume of transactions and responsibilities and duties to be performed. The fee to be charged shall be included in the contract proposal.

### E. ROUNDING OFF

Whenever percentages of the Basic Escrow Rate are used herein, the charge shall be rounded down to the nearest dollar.

### F. DISCOUNTS

Whenever requested by an eligible party, the following discounts shall apply:

- <u>Veterans Discount</u> Veteran must show proof of status or be the borrower on a VA loan: 70% of the basic charge.
- 2. <u>Senior Citizen (65+)</u>, <u>Active Fire/Police or First Responder</u> Eligible party must show proof of status: 80% of the basic charge.

## II. EXPLANATION OF CHARGES

### A. BASIC CHARGE (SALE)

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the sale price of the real property in the escrow and county in which the services are performed, and shall include the following basic services: wire services and fees, local messenger/courier service, preparation of up to three (3) documents in addition to the basic escrow documents, electronic document download, issuance of all checks (except those to pay off debt not secured by the subject real property), overnight mail fees, in house notarial coordination and signing, and electronic recording service fees. The fee does not include outside notarial coordination and signing, applicable loan charges (Section II.B.2.), or third-party fees. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate.

### B. BASIC CHARGE (LOAN)

- 1. If no transfer of title is involved, the minimum charge of 100% of the Basic Escrow Rate shall be based upon the loan amount, and shall include the following basic services: wire services and fees, local messenger/courier service, all document preparation, electronic document download, issuance of all checks (except those to pay off debt not secured by the subject real property), overnight mail fees, notarial coordination and signing (in house or outside, within the state only), and electronic recording service fees. The fee does not include third-party fees. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate.
- 2. If concurrent with a sale escrow for the full value of the land improvement: \$125.00 for each loan, in addition to the Basic Escrow Rate. For all refinance transactions that involve more than one (1) loan, the fee shall be increased by \$125.00 for each additional loan.
- 3. The following charge is applicable for construction loans when the lender requests additional services such as obtaining lien waivers, architectural approval, etc.: One-half of one percent (0.5%) of amount of loan.

- 4. A charge of \$50.00 may be made in the event of a VA refinance transaction wherein the lender is required to pay the escrow fee.
- 5. Escrow refinance/loan fees for volume accounts (25 or more orders anticipated annually) shall be \$475.00 and include: wire services and fees, all document preparation, reconveyance (payoff) tracking, local messenger/courier service, and one (1) signing service (in house or outside in the same county where transaction takes place). This fee is based upon only having one (1) loan for the transaction and does not include other special services as requested/required to close the escrow. If more than one (1) loan is involved, the above stated fees for each additional loan shall apply.
- 6. For refinance transactions in Mohave County, with no transfer of title involved, the rate shall be \$175.00. The fee for such transactions does not include overnight mail fees, outside notarial coordination and signing, or third-party fees. If additional charges are applicable, all such additional charges shall be added to the fee.

### C. BASIC CHARGE (LEASEHOLD)

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

### D. BASIC CHARGE (COMMERCIAL, DEVELOPER, INVESTOR)

1. Subdivider, Builder, Developer Rate:

This rate is available to builders, contractors, developers, or subdividers customarily engaged in such business.

- 50 Units 65% of the Basic Escrow Rate.
- 51- 200 Units 40% of the Basic Escrow Rate.
- 201 or more Units 25% of the Basic Escrow Rate (minimum of \$25.00) which shall be inclusive of the \$75.00 additional charge provided for in Basic Charge (Loan) II.B.2., as well as the Release/Reconveyance Charges found in Section II.L.

The escrow rate charged shall be based upon the number of units. For example, if the unit number is less than 50 units, then a rate of 65% of the Basic Escrow rate should be charged against that portion charged to the builder, contractor, developer, or subdivider. If the number of units is between 51 and 200 units, then a rate of 40% of the Basic Escrow Rate shall be charged, etc. If additional charges are applicable, all such additional charges shall be added to the calculated rate.

2. Commercial Sale Transactions and Investor Rate:

This rate is available on commercial real property sale transactions, and to investors of residential or commercial real property who are customarily engaged in such business. For such qualifying transactions, the charge shall be 70% of the Basic Escrow Rate and

includes one (1) loan (if applicable). Depending on the nature of the transaction, amount of the transaction, and/or volume of transactions, escrow fees may be negotiated with the parties involved. Any such negotiated rate shall not exceed twice the Basic Escrow Rate and shall be set forth in a written contract and retained in the escrow file, or alternatively a master file associated with the specific investor. If additional charges are applicable (i.e., overnight delivery, local courier), all such additional charges shall be added to the calculated rate.

### 3. Commercial Refinance Transactions:

This rate is available on commercial real property refinance transactions where no transfer of title is involved. For such qualifying transactions, the escrow fees for shall be \$500 and include: wire services and fees, all document preparation, electronic document download, issuance of all checks (except those to pay off debt not secured by the subject real property), notarial coordination and one (1) signing (in house or outside, within the state only), and electronic recording service fees. This fee is based upon only having one (1) loan for the transaction, and does not include third party fees, overnight delivery, local messenger/courier service, reconveyance (payoff) tracking, or other special services as may be requested/required to close the escrow. For all commercial refinance transactions that involve more than one (1) loan, the fee shall be increased by \$150.00 for each additional loan.

### E. BASIC CHARGE (CORPORATE EMPLOYEE RELOCATION RATE)

Rates under this section shall apply to transactions insuring the purchase and resale of a home of an employee transferred by a corporation or a governmental entity from one area to another.

- 1. The escrow fee shall be 50% of the Basic Escrow Rate.
- 2. For High Volume Relocation Companies, the rate shall be \$600.00 inclusive of miscellaneous fees.

# F. BASIC CHARGE (SUB-ESCROW, CONSTRUCTION FUNDS DISBURSEMENT, TITLE TRANSFER SERVICES, AND ACCOMODATION SIGNINGS)

1. Sub-Escrow Service:

Sub-escrow may be provided for the following services:

- a. For the disbursement of funds for the elimination of matters affecting title (i.e., taxes, liens, judgments and mortgages or deeds of trust), the rate shall be \$150.00.
- b. For the disbursement of funds for the elimination of matters affecting title (i.e., taxes, liens, judgments and mortgages or deeds of trust), plus net proceeds due to a principal to the transaction (i.e., seller's net proceeds, borrower's cash out), the rate shall be \$200.00.
- c. For the disbursement of all funds associated with the transaction, the rate shall be \$250.00.

2. Construction Funds Disbursement Service:

For disbursements of funds pursuant to a construction contract, where no title insurance products are being provided, the rate shall be \$250.00.

3. <u>Title Transfer Services</u>:

Transactions involving the preparation of documents to facilitate the non-sale transfer of title to real property from a person/entity to another related person/entity (including but not limited to transfers from an individual(s) to their family trust or family limited liability company), and for which the Company served as the settlement agent for the transaction vesting title in the transferor's name(s), the rate shall be \$150.00. Said fee is not inclusive of any fees that may be associated with the issuance of any required or applicable endorsement to the existing policy of title insurance, which shall be charged separately and under the filed rates of the underwriter (as applicable).

### 4. Accommodation Signings

The Company may agree, as an accommodation to another title and escrow company with whom the Company has a present underwriting relationship and agreement to reciprocate similar services, to accommodate and facilitate the signing of escrow documents by the parties to that transaction. In such instances, the rate for such accommodation signing shall be \$150.00.

### G. OVERNIGHT DELIVERY FEES / LOCAL COURIER

Excepting those transactions that expressly include overnight delivery fees and/or local courier/messenger fees as part of the services and rates, the overnight delivery fee and/or local courier/messenger shall be \$30.00 per package or delivery. For purposes of these charges, "local" courier/messenger means to extent such service is available where the delivery is taking place and start/end points within the same city where the delivery is taking place.

### H. CHARGE FOR PAYMENT OF UNSECURED LOANS/CREDIT CARDS

For requests that the Company issue checks or wires for payment of credit cards or other debt not secured by the real property that is the subject of the transaction, in excess of five (5), there shall be a \$15.00 fee per check or wire issued.

### I. INSPECTION SERVICE

For transactions requiring physical inspection of the subject property (e.g., construction transactions, high liability policy of title insurance), there shall be a charge of \$125.00 per inspection.

### J. RELEASE/RECONVEYANCE CHARGE

Release/reconveyance charge of \$100.00 shall be charged in all instances where it is necessary, in the administration of an escrow involving residential real property, to pay in full a secured obligation and to obtain/record a release and reconveyance of a deed of trust, a

satisfaction of a realty mortgage, or a payoff deed of an agreement for sale, with certain exceptions.

This charge shall not apply to escrow transactions wherein the cost of obtaining the release is already known, the party requiring the release is either a builder, subdivider, developer or contractor, or to a loan refinance wherein the lender has agreed to pay all or a portion of the escrow and/or title insurance fees and premiums associated with the transaction. If more than one \$100.00 charge is to be charged in a particular escrow, only the first shall be charged at \$100.00 with the remaining charged at \$25.00. These charges are non-refundable.

### K. INTEREST BEARING ACCOUNTS SETUP

A charge of \$50.00 shall be charged to set up an interest-bearing account.

### L. RECORD PROCESSING FEE

For commercial transactions in Maricopa County, a record processing fee of \$15.00 for the first five pages shall be charged with an additional \$1.00 for each additional page thereafter with a maximum charge of \$250.00.

### M. UCC FILINGS

A charge of \$12.00 shall be charged for the filing of UCC documents in the office of the Secretary of State.

### N. INTERVAL INTEREST TRANSACTIONS (TIMESHARES)

Escrow services for transactions involving timeshares will be provided for \$75.00 per transaction, up to two (2) intervals per transaction. For transactions that include more than two (2) intervals, an additional fee of \$25.00 per interval will be added.

### O. SHORT SALE TRANSACTIONS.

A processing charge of \$395.00, in addition to the applicable Basic Escrow Rate, shall be charged to perform specialized escrow processing services in a transaction involving a lender accepting less than the full amount owed under its loan agreement with its borrower (commonly known as a short sale) as a payoff and/or release of property.

### P. EXTRA WORK CHARGE

A charge of \$100.00 per hour for additional labor for any service(s) performed, but not already included in the quoted escrow fee, or specifically identified under the other services/rates for In-State Retail Services. Minimum charge one (1) hour.

### **Q. HOLDBACK CHARGES**

For amounts held after close of escrow for a period of greater than 30 days, and in amounts of \$5,000 and over, the charge shall be \$150 for the first 90 days, and \$150 for each 90 days afterwards.

### R. 1031 EXCHANGE

When an escrow involves a Section 1031 Tax Exchange the fee shall be \$100.

### S. ASSIGNMENT ESCROW

When an escrow involves the assignment of the purchase contract to a third-party buyer, the fee shall be \$150 per assignment.

### T. RON SIGNING

When an escrow involves a Remote Online Notary ("RON") signing, the fee shall be \$50.00.

### U. DORMAN FUNDS/STALE DATED CHECKS

The charge for the re-issuance of any check not cashed within six months of the date of issuance, or any re-issued check not cashed within six months of the re-issue date, is \$30, or if the check is for less than \$30, then the entire sum.

For any check not cashed or claimed within one year of the date of issuance, the fee is \$30 per month until the entire sum is exhausted, or the remaining sum is claimed. In the event any such funds remain unclaimed more than three years after issuance, any unclaimed remainder be escheated to the State.

### III. SUBDIVISION TRUST CHARGES

### A. ACCEPTANCE FEES

- 1. Single Beneficiary Trust: \$150.00
- 2. Double Beneficiary Trust: \$250.00

### **B. ANNUAL FEES**

- 1. Single Beneficiary Trust: \$200.00
- 2. Double Beneficiary Trust: \$250.00
- 3. Junior Beneficiary Trust: \$250.00

Note:

- An additional charge of \$50.00 is to be added for each additional Beneficiary in excess of the defined number as it applies to the above acceptance and annual fees.
- "Beneficiary" as referred to herein is defined as follows: One married couple, one party as his/her sole and separate property, one partnership (general, limited, limited liability partnership or joint venture) or one corporation (including limited liability company).

### C. ASSIGNMENTS

- 1. Assignments (including Collateral Assignments) \$150.00
- 2. Annual fee for Collateral Assignment \$150.00
- 3. Change of Payee \$100.00

### D. AMENDMENTS TO TRUST

1. Per Amendment \$150.00

### E. MISCELLANEOUS SERVICES

- 1. Deed Fee \$10.00
- 2. Close-out Fees
  - a. Single Beneficiary Trust \$100.00
  - b. Double Beneficiary Trust \$200.00

### IV. BASIC ESCROW RATES

### A. BASIC ESCROW RATES

For Counties of Maricopa, Pima, Pinal, Apache, Cochise, Gila, La Paz, and Navajo:

- 1. Up to \$100,000 \$710.00
- 2. Up to \$150,000 \$750.00
- 3. Up to \$200,000 \$825.00

### For Counties of Yavapai and Coconino:

- 1. Up to \$100,000 \$650.00
- 2. Up to \$150,000 \$700.00
- 3. Up to \$200,000 \$775.00

For Mohave County:

1.	Up to \$100,000	\$365.00
2.	Up to \$150,000	\$420.00

3. Up to \$200,000 \$470.00

### For Santa Cruz County:

1.	Up to \$100,000	\$610.00
2.	Up to \$150,000	\$650.00
3.	Up to \$200,000	\$725.00

### For Graham and Greenlee Counties:

1.	Up to \$100,000	\$570.00
2.	Up to \$150,000	\$630.00
3.	Up to \$200,000	\$690.00

### For Yuma County:

1.	Up to \$100,000	\$550.00
2.	Up to \$150,000	\$600.00
3.	Up to \$200,000	\$650.00

### For All Counties:

- 1. From \$200,001 to \$400,000
- Add \$7.00 per \$5,000.00; then (as applicable)
- Add \$6.00 per \$5,000.00; then (as applicable)
- From \$400,001 to \$1,000,000
  All amounts over \$1,000,000
- Add \$4.00 per \$5,000.00

### **B. BUSINESS AND PERSONAL PROPERTY**

For escrow transactions involving the sale of business and/or personal property, and which may or may not also include the sale or refinance of real property, the fees shall be as set forth below. If the transaction also involves the sale or refinance of real property, the fees charged shall be in accordance with the descriptions set forth in this rate manual for such services.

<u>Sales Price</u>	<u>Fee</u>
1. Up to \$50,000	\$840.00
2. Up to \$75,000	\$955.00
3. Up to \$150,000	\$1070.00
4. Up to \$200,000	\$1185.00
5. From \$200,001 to \$1,000,000	Add \$115.00 per \$100,000 or fraction thereof in excess of \$500,000.
6. All amounts over \$1,000,000	Add \$575.00 per million or fraction thereof.

### C. COMPETITOR RATE

We may choose to match a written escrow fee quote from a competing escrow and/or title company, provided that:

- The competing rate must be filed with the Arizona Department of Financial Institutions;
- A copy of the written fee quote must be retained in escrow file; and
- Issuance of this matching rate must be approved by the applicable branch or county manager of the Company.

### D. NEGOTIATED RATE

In addition to negotiating fees for certain types of transactions (i.e., transactions under Section II.D.2), we may negotiate fees for other types of escrow transactions that may or may not involve the transfer of real property and/or the issuance of a policy of title insurance. Any such negotiated rate agreement must be approved by the Company Legal Department and/or Company management, and a copy of the rate agreement is to be kept with other Company contracts for reference to the escrow file for which the rate applies.

## NATIONAL LENDER SERVICES DIVISION

Premier Title Agency's National Lender Services Division is a centralized title and closing operations center primarily for loan transactions for multi-state institutional lenders who provide volume business and require title and closing services on a centralized, electronic, single point of contact basis. The National Lender Services Division performs escrows for property in Arizona as well as other states. Each lender customer has its own distinct service requirements, which oblige the National Lender Services Division to offer a broad spectrum of services which are bundled in a variety of ways. These services range from a simple sub-escrow to a bundling of services including title insurance, full escrow, signing service and courier. The rates below are applicable for the services that will be provided by the National Lender Services Division, only. The National Lender Services. To the extent the National Lender Services Division provide escrow services as described for the Reverse Mortgage Division, it shall adopt and charge the rates filed thereunder.

### A. SECURED DISBURSEMENTS SUB-ESCROW (\$150.00)

Limited to acceptance of wire and payoff of secured items. Usually in conjunction with another title agent handling a full escrow. Sub-escrow pays all secured items including taxes, liens, judgments and mortgages or deeds of trust. Unsecured payoffs, fees, and borrower's proceeds are disbursed by the Company or lender.

### B. FULL DISBURSEMENT SUB-ESCROW (\$200.00)

In addition to the services provided under the secured disbursements only sub-escrow, unsecured items from the transaction are disbursed by sub-escrow in accordance with the instructions of the parties to escrow.

### C. STANDARD SUB-ESCROW (\$250.00)

In addition to services provided under full disbursement sub-escrow, duties may include ordering and processing of payoff demands, disbursement of proceeds in accordance with demands, providing appropriate state affidavits and other recording requirements, and providing mortgage tax and other tax figures to client.

### D. STANDARD FULL ESCROW (\$400.00)

All facets of escrow may be performed as required such as ordering demands, title curative, HUD preparation (as applicable), preparation of standard escrow instructions (as applicable), audit, ordering and processing all payoff demands, all disbursements. All overnight delivery fees are included in the performance of a standard full escrow.

### E. PIGGYBACK ESCROW RATE (\$200.00)

In conjunction with a full escrow on a first mortgage a lender will occasionally have a simultaneous closing of a second mortgage loan or line of credit. This fee is in addition to the appropriate escrow fee.

### F. NOTARIAL SIGNING AND COORDINATION SERVICE (\$150.00)

Fee for notarial signing and coordination service including printing of electronically transmitted loan package.

### G. DOCUMENT PREPARATION AND COORDINATION SERVICE (\$75.00)

Unless otherwise expressly included and/or bundled into one of the services and rates herein, the charge for providing document preparation and coordinating for signature.

### H. EXTRA WORK CHARGE (\$75.00 PER HOUR)

Charge for additional labor for any service(s) performed, but not already included in the quoted escrow fee, or specifically identified under the other services/rates for the National Lender Services Division. Minimum charge one (1) hour.

### I. FULL SERVICE SUBORDINATION (\$175.00)

This service includes any fees charged by the subordinating lender for its review and processing, up to \$125.00, drawing fee for the subordination, recording fees all work to process, ship out documents and return, overnight delivery fees and post-close tracking.

### J. LENDERS' SERVICES VOLUME PRICING

Volume Pricing is offered in connection with loan transactions where, as a result of highvolume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing, or product/service delivery.

There are also specialized workflows established with various customers which can streamline processes or, in some cases, actually increase the number or duration of activities required to perform the required services. Pursuant to this section, the escrow fee shall be set by written contract and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements.

## **REVERSE MORTGAGE DIVISION**

Premier Title Agency's Reverse Mortgage Division is a centralized title and closing operations center for loan transactions for institutional lenders doing reverse mortgage lending. The Reverse Mortgage Division performs escrows for reverse mortgages in Arizona as well as other states. The rates below are applicable for the services that will be provided by the Reverse Mortgage Division, only. The Reverse Mortgage Division does not provide escrow services under the rates filed for the In-State Retail Services. To the extent the Reverse Mortgage Division provides escrow services as described for the National Lender Services Division, it shall adopt and charge the rates filed thereunder.

### A. FULL ESCROW REVERSE MORTGAGE (\$700.00)

Reverse mortgage full escrow including ordering demands, title curative. HUD preparation, preparation of escrow instructions when required, document drawing when required, audit, and disbursement. In addition to these standard services, reverse mortgage transactions require substantial curative work such as decedent and aged mortgage/deed of trust matters, trust review, power of attorney review, probate/estate review, and personal interviews with borrowers. All delivery services are included. Any notarial signing services are passed through with no mark up.

# B. FULL ESCROW RESIDENTIAL PURCHASE THROUGH HOME EQUITY CONVERSION MORTGAGE

Full escrow for a residential real property purchase, which is funded through a Home Equity Conversion Mortgage ("HECM"), shall bear a minimum charge of 100% of the Basic Escrow Rate – Reverse Mortgage for Purchase (below) based upon the sale price of the real property in the escrow and county where the property is located. The escrow services shall include the following basic services: ordering demands, title curative, HUD preparation, wire services and fees, preparation of up to three (3) documents in addition to the basic reverse mortgage and sale escrow documents, electronic document download, issuance of all checks (except those to pay off debt not secured by the subject real property), overnight mail fees, and in house notarial coordination and signing. Standard reverse mortgage transactions require substantially more work than standard refinance transactions, and even more so when a HECM is used to facilitate a residential sale transaction. The fee for these transactions does not include outside notarial coordination and signing or third-party fees, which are passed through with no mark up. If additional charges are applicable, all such additional charges shall be added to the settlement services fee.

### **BASIC ESCROW RATES – REVERSE MORTGAGE FOR PURCHASE**

### For Counties of Maricopa, Pima, Pinal, Apache, Cochise, Gila, La Paz, and Navajo:

- 1. Up to \$100,000 \$710.00
- 2. Up to \$150,000 \$750.00
- 3. Up to \$200,000 \$825.00

### For Counties of Yavapai and Coconino:

1.	Up to \$100,000	\$650.00
2.	Up to \$150,000	\$700.00
3.	Up to \$200,000	\$775.00

### For Mohave County:

1.	Up to \$100,000	\$365.00
2.	Up to \$150,000	\$420.00
3.	Up to \$200,000	\$470.00

### For Santa Cruz County:

1.	Up to \$100,000	\$610.00
2.	Up to \$150,000	\$650.00
3.	Up to \$200,000	\$725.00

### For Graham and Greenlee Counties:

1.	Up to \$100,000	\$570.00
2.	Up to \$150,000	\$630.00
3.	Up to \$200,000	\$690.00

#### For Yuma County:

1.	Up to \$100,000	\$550.00
2.	Up to \$150,000	\$600.00
3.	Up to \$200,000	\$650.00

For All Counties:

- 1. From \$200,001 to \$400,000 Add \$7.00 per \$5,000.00; then (as applicable)
- 2. All amounts over \$400,001 Add \$6.00 per \$5,000.00

### C. OBTAINING 24-MONTH TAX HISTORY (\$25.00)

Obtain, either directly from tax collectors/assessors or through a third-party vendor, amounts, due dates, and payment dates of property taxes from the previous twenty-four (24) month period and provide a written summary of said information.

### D. LENDERS' SERVICES VOLUME PRICING

Volume Pricing is offered in connection with loan transactions where, as a result of highvolume interactions including the exchange of information and orders by electronic means using proprietary software or other electronic transmission between the Company and the lender, the Company obtains scale economics in marketing, sales, processing, or product/service delivery.

There are also specialized workflows established with various customers which can streamline processes or, in some cases, actually increase the number or duration of activities required to perform the required services. Pursuant to this section, the escrow fee shall be set by written contract and shall typically be a flat rate per transaction, rather than by the dollar amount of the transaction, and shall be utilized when none of the other services specified in this schedule will satisfy the customer's requirements.