



ARIZONA ESCROW RATE SCHEDULE

May 20, 2022

This Escrow Rate Schedule supersedes all previous Escrow Rate Schedules filed with the Arizona Department of Financial Institutions pursuant to A.R.S. §6-864, et seq, on behalf of Netco, Inc.

General Rules Applicable to this Filing

- A. “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 specific 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, bailor, or any designated agent or employee of any of them. Escrow includes subdivision trusts and account servicing.
- B. “Escrow Agent” means any person engaged in the business of accepting escrow. Unless otherwise specified herein, whenever there is a reference to “Escrow Agent”, Escrow Agent shall mean Netco, Inc. or any lawfully designated sub-agent.
- C. This Escrow Rate Schedule shall be applied to all counties in the state of Arizona.
- D. The escrow charges in a sale Escrow shall be apportioned as instructed between the buyer and seller.
- E. Unless otherwise instructed 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 service(s) or who benefitted by or from the service(s).
- F. Netco, Inc. may offer up to a 30% discount on the applicable escrow charge for senior citizens, first responders, military, teachers, first-time homebuyers, or investor clients.
- G. Under certain circumstances, Netco, Inc. reserves the right to charge negotiated fees to the party or parties to the Escrow. In the event a negotiated fee is charged, a writing memorializing the fee will be retained in the file.
- H. Netco, Inc. may match an Escrow rate quote from a state of Arizona DFI licensed licensed title/escrow company. A writing memorializing the competitor’s rate will be retained in the file.
- I. Netco, Inc. may offer up to a 30% discount to home-builders, contractors developers or sub-dividers customarily engaged in these type of transactions.

- J. Netco, Inc. will charge \$65.00 per transaction for recording services.
- K. Netco, Inc. may offer up to a 50% discount for the buyer and seller, when a realtor's MLS listing reflects the seller has agreed to the optional issuance of title insurance through Netco, Inc. and the listing provides the available escrow rate discount.
- L. Netco, Inc. may charge the following in the event there is an escrow holdback requested by the party(ies):
 - \$100.00 - Escrow holdback in an amount up to \$20,000.00
 - \$200.00 - Escrow holdback in an amount from \$20,000.01 to \$50,000.00
 - \$500.00 - Escrow holdback in an amount exceeding \$50,000.00
- M. Netco, Inc. may charge an additional \$100.00 per hour to the base escrow fee to process short sale files.
- N. Netco, Inc. may charge a processing fee of \$200.00 per file
- O. Netco, Inc. may offer a waiver of escrow fee for an employee's purchase, sale or refinance of the employee's primary residence.

Purchase Rates

Loan Amount	Escrow – Cash No Payoff	Escrow – Cash With Payoff	Escrow with Loan
\$0.00 - \$100,000.00	\$810.00	\$1,010.00	\$1,205.00
\$100,000.01- \$110,000.00	\$810.00	\$1,010.00	\$1,260.00
\$110,000.01 – \$1,000,000.00	\$810.00 + \$10.00 for each additional \$10,000.00 (or part thereof) over \$110,000.01.	\$1,010.00 + \$10.00 for each additional \$10,000.00 (or part thereof) over \$110,000.01.	\$1,260.00 + \$10.00 for each additional \$10,000.00 (or part thereof) over \$110,000.01.
\$1,000,000.01 +	\$1,700.00 + \$4.00 for each additional \$5,000.00 (or part thereof) over \$1,000,000.01.	\$1,900.00 + \$4.00 for each additional \$5,000.00 (or part thereof) over \$1,000,000.01.	\$2,150.00 + \$4.00 for each additional \$5,000.00 (or part thereof) over \$1,000,000.01.

Refinance Rates

Escrow rate for all clients on the refinance “B” rate	\$300.00
Escrow rate for all clients on the refinance “C” rate	\$350.00
Escrow rate for all clients on the refinance “D” rate	\$400.00
Escrow rate for all clients on the refinance “E” rate	\$425.00
Escrow rate for all clients on the refinance “F” rate	\$450.00
National Escrow Rate for Purchase closings	\$550.00 / per side
Escrow rate for high volume, no insurance issued escrow clients	\$275.00
Escrow Rate for national centralized processing clients	\$250.00
Escrow rate for all clients on the refinance “G” rate	\$475.00
Escrow rate for all clients on the refinance “H” rate	\$500.00