

ACCURATE GROUP AGENCY, LLC

Schedule of Fees and Charges for Closing and Settlement Services for Use in the State of Arizona

*This rate filing replaces the Accurate Group Agency filing from
10/02/2012*

EFFECTIVE: January 1, 2023

GENERAL RULES

A. EFFECTIVE DATE

All rates set forth herein become effective when approved by the Arizona Division of Insurance, Department of Financial Institutions or by operation of law.

B. PAYMENT OF CLOSING AND SETTLEMENT CHARGES

Unless otherwise instructed in writing by the parties, any charges incurred for miscellaneous or additional service 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).

C. DEFINITION OF ESCROW

Escrow means any transaction wherein any property, money, written instrument or evidence of title to or possession of real personal property or other thing of value 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 the real or personal property, to be delivered or redelivered by a person upon the contingent happening or non-happening of a specified event or performance or nonperformance prescribed act, when it is then to be delivered by such person, grantee, grantor, promisee, promisor, obligee, obligor, bailee, bailor, or a designated agent or employee or any of them.

Escrow includes subdivision trusts and account servicing. (A.R.S. §6-801, as Amended).

D. UNIQUE ESCROW REQUIREMENTS/ADDITIONAL CHARGES

In some cases, due to unusual requirements regarding the financing or development of a major project, the Company may find it necessary to enter into contracts or agreements for various services to be rendered and the charges to be made thereof. All such requests must be submitted to Management and retained in the escrow file. This will allow the Company to maintain control while offering pricing which is consistent with established escrow rates on projects of a similar nature.

**CHAPTER 1 – RESIDENTIAL AND COMMERCIAL –
STANDARD PURCHASE and LOAN TRANSACTION RATES**

1. Purchase Closing Fee – Seller and Buyer

Residential Closing Fee: **\$1,100.00**
Commercial Closing Fee: **\$1,750.00**

Note: Includes closing fees, contract review, Settlement/CD preparation/review, domestic courier/express mail fees, one notary signing service fee per seller(s) and one notary signing service fee per buyer, E-doc fees, review/post-closing with disbursement and wire fees. *Does not include any other charges filed separately in this manual. All such charges incurred shall be in addition to this escrow fee.*

2. Purchase Closing Fee – Seller Only CASH

Residential Closing Fee: **\$600.00**
Commercial Closing Fee: **\$1,000.00**

Note: Includes closing fees, contract review, Settlement/CD preparation/review, domestic courier/express mail fees, one notary signing service fee, E-doc fees, review/post-closing with disbursement and wire fees. *Does not include any other charges filed separately in this manual. All such charges incurred shall be in addition to this escrow fee.*

3. Purchase Closing Fee – Buyer Only

Residential Closing Fee: **\$500.00**
Commercial Closing Fee: **\$750.00**

Note: Includes closing fees, contract review, Settlement/CD preparation/review, domestic courier/express mail fees, one notary signing service fee, E-doc fees, review/post-closing with disbursement and wire fees. *Does not include any other charges filed separately in this manual. All such charges incurred shall be in addition to this escrow fee.*

4. Refinance Closing Fee

Residential Closing Fee: **\$525.00**
Commercial Closing Fee: **\$750.00**

Note: Includes base charge, closing fee, domestic courier/express mail fees, coordinate signing, one notary signing service fee, E-Doc Fees, CD/HUD preparation, post-close review, disbursement, and wire fees. *Does not include any other charges filed separately in this manual. All such charges incurred shall be in addition to this escrow fee.*

5. Second/Subsequent Loan Concurrent with a Financing Closing

Residential Closing Fee: **\$225.00**
Commercial Closing Fee: **\$350.00**

Note: Additional fee for a second closing on same transaction on same day includes closing fee, domestic courier/express fees, one additional notary signing service fee, E-Doc Fees and wire fees.

6. Home Equity Loan Closing Fee (Stand-alone)

Residential Closing Fee: **\$525.00**
Commercial Closing Fee: **\$750.00**

Note: Includes base charge, closing fee, domestic courier/express mail fees, coordinate signing, one notary signing service fee, E-Doc Fees, CD/HUD preparation, post-close review, disbursement, and wire fees. *Does not include any other charges filed separately in this manual. All such charges incurred shall be in addition to this escrow fee.*

7. Loan Signing / Coordination for Lenders that close / disburse

Residential Signing Coordination Fee: **\$100.00 to \$500.00**
Commercial Signing Coordination Fee: **\$285.00 to \$900.00**

Note: A fee for notarizing signatures on loan documents or other closing packages and documents, in person, not involving Accurate Group Agency, LLC escrow account shall be charged. Loan signing fee will vary per transaction/lender request due to variable pricing for mobile notaries and circumstances, along with miscellaneous fees for additional services requested by lender including but not limited to copy charges, electronic document fees, overnight delivery fees, recording processing that will be added together to create one fee. Combined fees will fall in the above ranges.

8. Construction Transaction Closing Fees

Builder / Developer Closing Fee **\$750.00**
Construction Loan with no land purchase **\$750.00**
Construction Loan WITH land purchase **\$1,750.00**

Note: Includes base charge, closing fee, domestic courier/express mail fees, coordinate signing, one notary signing service fee, E-Doc Fees, CD/HUD preparation, post-close review, disbursement, and wire fees. Does not include any other charges filed separately in this manual. All such charges incurred shall be in addition to this escrow fee.

9. REO (Real Estate Owned) Closing Fee

Residential Closing Fee: **\$600.00**
Commercial Closing Fee: **\$750.00**

For residential or commercial purchase transactions where the seller foreclosed or acquired the property as a result of holding a prior loan on the property. The term seller shall include Government entities or Government Sponsored Enterprises insuring such loans.

Note: SELLER For Basic Services, the charges shall be \$600 for cash transactions. "Basic Services" shall include preparation of settlement statement and all applicable documents; receipt of buyer funds and disbursement of proceeds; coordination of all parties to timely closing; coordination of execution of

deed, receipt, review and coordination of execution of sales contract. If additional charges are applicable, all such additional charges shall be added to the Basic Charge.

10. Short Sale / REO Supplemental Transaction

Residential Closing Fee: **\$250.00**
Commercial Closing Fee: **\$350.00**

Note: On any transaction where a lienholder is agreeing to accept less than the full amount they are owed (short sale), the Residential Real Estate Closing Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate closing fee.

11. Foreclosure Redemption Transaction

Residential Closing Fee: **\$250.00**
Commercial Closing Fee: **\$350.00**

Note: To be added to the seller's portion of the real estate closing fee on transactions whereby a Notice of Election and Demand has been filed and the closing agent is working with a law firm on behalf of the Public Trustee or the Public Trustee's office directly to obtain a payoff quote.

CHAPTER 2 – SPECIAL RATES / OTHER RATES

1. Adjustment for Governmental Program Limitations (FHA/VA)

No fee or fees, or portion thereof scheduled in this rate manual, which exceeds, individually or in the aggregate the restrictions or limitation of any loan or assistance programs of any federal, state or local government, or any government sponsored entity, shall be charged. Any such adjustment shall only apply to applicable and customary fees charged.

2. Competitor Rate

Accurate Group Agency, LLC shall have the ability to match another licensed escrow agent's fees, provided that (i) the licensed escrow agent's fees are approved by the Arizona Department of Financial Institutions, (ii) the like-kind fee quote from the said escrow agent is housed within Accurate Group Agency, LLC's escrow file and (iii) this Competitor Rate match is approved by Accurate Group Agency, LLC's escrow administration. When applying this rate, any bundled fees that are included in the Company's Basic Escrow Rate will be charged separately, unless the filed rate from said escrow agent also includes those fees.

3. Dormant Funds / File Maintenance Fee \$25.00

This fee shall be charged when undisbursed funds remain in an escrow for more than 180 days after close of escrow (does not apply to escrow holdbacks). The standard maintenance service will include one or a combination of the following: one written letter, three local or long-distance telephone calls not to exceed a \$10.00 expense and a general index name search. Any additional service shall be charged at the rate of \$50.00 per hour (1/2 hour minimum) plus pass through charges (i.e. skip-trace, private investigator) up to such time as any remaining funds are properly escheated by law to the State of Arizona.

4. Escrow Hold Fee

This rate shall apply when funds are held in escrow for a period determined prior to close.

There shall be a minimum charge of \$200, which shall be considered earned upon disbursement of all funds. Funds shall be disbursed upon the expiration of the applicable period.

5. Escrow Holdback Fee

The following charges shall be made when the Escrow Agent is employed by separate Escrow Instructions to hold funds after an Escrow transaction has closed. However, these fees shall not be charged to a builder, developer or sub-divider customarily engaged in such business of the development and/or sale of lots located within a residential subdivision plat.

- Set-Up Fee for preparation of Holdback Escrow Instructions: \$150.00
- Monthly Maintenance Fee (or fraction thereof): \$25.00

Set-Up Fees shall be charged at closing and are non-refundable. Should the Holdback extend past the predetermined holdback period, the escrow agent shall deduct the additional maintenance fees from the transactional funds held.

6. Miscellaneous Services

Fees for services set forth in the Manual which are not listed as being included in this 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 this rate.

7. 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 President, Treasurer, Secretary or Chief Compliance Officer. A copy of said agreement is to be placed in each escrow file for which the rate applies.

8. Non-Profit / Charitable Organization Discount

A charge of 50% of the applicable fee shall be charged to non-profit organizations only on property dedicated to church or charitable use within the normal activities for which such entities were intended. The discount fee for such charges is authorized only in connection with those costs that the charitable organization would be obligated to pay, by established custom, as a party to the transaction.

9. Special Services / Minimum Charges / Additional Work Charges for Unusual Risks or Services

A \$200 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 with constitute approval of the charges.

Under such circumstance, the minimum fee shall be \$200 plus \$100 per each additional half-hour or fraction thereof. The charges set forth herein are minimum charges for ordinary and customary services. Additional charges will be made when unusual or special services are requested. An additional charge of \$200.00 per hour will apply for unusual work or services not specifically scheduled.

CHAPTER 3 – SUPPLEMENTAL / RELATED SERVICES

The rates contained in this chapter are paid by Seller and Buyer as per the terms of any contract, addenda, amendment, extension, or other agreement in writing between the parties. Fees can be listed on the settlement statement as a flat fee or detailed fee per service and payer.

Additional Document Signing / Notary	\$150	Per occurrence
Cashier's Check special requests	\$35	Per check
Courtesy Payoff special delivery requests (wire or overnight)	\$35	Per wire or per overnight delivery package
Curative Fee	\$75	Fee for requirement clearance including but not limited to survey review, lien clearance, payoff demands, affidavits.
Date downs/ endorsement - builder - new construction	\$50	Per draw
Disbursement Only	RANGE	No closing \$125-\$250, disbursement only via instructions
Document Preparation	\$125	A fee shall be charged in coordination of preparation of documents that are beyond the scope of a typical escrow transaction. This is in addition to all other applicable fees.
Document Processing and Delivery Fee	\$25	
Overnight Delivery - Domestic within the US (FLAT fee)	\$35	Per overnight
Electronic Recording	\$10	Per document
FIRPTA Filing Service Fee	\$125	A FIRPTA Filing Service Fee of \$125.00 will be charged to the seller of real property for preparation of the FIRPTA package to be filed with the IRS, post-close. This is in addition to all other applicable fees.
HOA Document Retrieval	\$150	Service fee. Third party charge varies by transaction and is paid upfront and then charged to the borrower for reimbursement at closing.
Interest Bearing Account Fee	\$50	This fee shall be charged when requested to establish a separate interest-bearing account for either the buyer/borrower or seller of a transaction and will be charged to the customer requesting or benefiting from the service, or as provided for in the escrow instructions.
Overnight Delivery International (FLAT fee)	\$125	Per delivery
Manufactured Home Affixation Affidavit	\$125	Per item
Manufactured Home Title Cancellation	\$150	Per item
Recording Service Fee (non-electronic recording)	\$25	Per document

Notary fee for rural area / Long distance	\$150+	Per instance
Subordination Processing Fee	\$100	Per loan