



Arizona Escrow Rate Manual

Effective May 31, 2024

REAL ADVANTAGE TITLE INSURANCE COMPANY

SECTION I. REFINANCE ESCROW FEES

Full Escrow / Closing / Settlement Fee:	*	\$500.00
Limited Escrow / Closing / Settlement Fee:		\$395.00
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:	**	\$75.00 minimum
Disbursement Escrow Fee:	**	\$75.00 minimum

*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

**Not applicable to VA Escrows

SECTION II. SALE ESCROW FEES

Residential Escrow Fee	\$ 650.00
Commercial Escrow Fee	\$1,300.00

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
Holding Open Fee: (Also, Disputed Funds)	*	\$25.00 per month
Document Email Fee:	*	\$75.00
Accommodation Fee:	*	\$50.00
Post-Closing Escrow Holdback Fee, per month:		\$50.00
Post-Closing Maintenance/Admin Fee, per year:		\$25.00
REO Processing Fee:		\$150.00
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

*Not Applicable to VA Escrows

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 Real Advantage Title Insurance 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.

REAL ADVANTAGE TITLE INSURANCE 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

REAL ADVANTAGE TITLE INSURANCE COMPANY

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. Fees 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.

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Outgoing Wire Fee

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

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.