



RADIAN TITLE INSURANCE INC.

**SCHEDULE OF ESCROW RATES
FOR TITLE INSURANCE
IN THE
STATE OF ARIZONA**

Effective: May 18, 2022

AMENDED

**Radian Title Insurance Inc. Arizona Escrow Rate Filing
Effective: May 18, 2022**

I. REFINANCE ESCROW FEES

Refinance Closing Settlement Fee:	\$300.00
Refinance Closing Signing and Document Coordination Fee:	\$150.00
Refinance Recording Service Fee:	\$25.00
Home Equity Mortgage Escrow Fee: **	\$250.00
Outgoing Wire Fee (over 4 wires):	\$20.00
Electronic Document Download (over 1 download):	\$10.00
Insufficient Funds Fee: **	\$25.00 (plus any actual charges assessed by financial institution as a result of dishonored instrument)
Messenger Fee (over 2 deliveries):	\$25.00
Overnight Mailing / Delivery Fee (over 4 overnights)	\$20.00 per package
Holding Open Escrow Fee: **	\$20.00 per month
Accommodation Fee: **	\$50.00
Maintenance / Administration Fee:	\$25.00
Sub Escrow Fee: **	\$75.00

Refinance Closing Settlement Fee Includes the Following:

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

****NOT APPLICABLE TO VA LOANS**

II. SALE ESCROW FEES

Sales Price (Rounded up to nearest \$1,000)	Escrow Fee
\$0.00 - \$100,000.00	\$625.00
\$100,001.00 - \$200,000.00	\$725.00
\$200,001.00 - \$300,000.00	\$825.00
\$300,001.00 - \$400,000.00	\$925.00
\$400,001.00 - \$500,000.00	\$1,025.00
\$500,001.00 - \$600,000.00	\$1,125.00
\$600,001.00 - \$700,000.00	\$1,225.00
\$700,001.00 - \$800,000.00	\$1,325.00
\$800,001.00 - \$900,000.00	\$1,425.00
\$900,001.00 - \$1,000,000.00	\$1,525.00
\$1,000,000.00 and above	Add \$3.00 per \$5,000.00

III. MASTER MORTGAGEE HOME EQUITY POLICY ESCROW

For escrow services rendered in connect with Master Mortgagee Home Equity Policy transactions up to \$500,000.00, the bundled fee shall be \$250.00 (including signing, escrow disbursement, and recording).

If not bundled, the fees are as follows:

Signing (Notary)	\$150.00
Recording	\$40.00
Escrow Disbursement	\$100.00

Miscellaneous Escrow Fees:

Miscellaneous Escrow Fee charges may not apply to all transactions. As needed, the following charges will be the minimum charged. Fees will be discussed and approved in advance by parties to the transaction prior to settlement and closing.

Signing Coordination Fee: **	\$50.00
Additional Check Charge (over 4 checks): **	\$10.00 per check
Document Preparation Fee:	\$95.00
Messenger Fee:	\$25.00
Outgoing Wire Fee:	\$20.00
Insufficient Funds Fee: **	\$25.00 (plus any actual charges assessed by financial institution as a result of dishonored instrument)
Overnight Mailing / Delivery Fee:	\$20.00 per package
Accommodation Fee:	\$75.00
Holding Open Escrow Fee: **	\$25.00 per month
Short Sale Escrow Fee:	\$250.00
Loan Tie-In Fee (first mortgage):	\$125.00
Loan Tie-In Fee (Mortgages subsequent to first):	\$100.00
Notary Fee:	\$125.00

****NOT APPLICABLE TO VA ESCROWS**

IV. SPECIAL PRICING

Company reserves the right to charge contractual pricing for certain clients. Said pricing will be documented and maintained outside of the file escrow rates.

V. ESCROW ONLY

- a. A Refinance Escrow specifying that Radian Title Insurance Inc. is not to issue title shall have a basic charge of 200% of the Refinance Closing Settlement Fee.

- b. A Sales Escrow specifying that Radian Title Insurance Inc. is not to issue title shall have a basic charge of 200% of the Sale Escrow Fee.

Transactions not specifically outlined in this manual, or those that have special circumstances, market conditions, or unusual requirements, an appropriate escrow fee for the requested service(s) or transaction will be calculated and negotiated between the Company and the parties to the transaction. Such rate will be consistent with the services provided and will be in line with the general rate structure of the Company. These rates will provide the end consumer(s) with appropriate value and will be approved by parties to the transaction prior to closing and settlement.

DEFINITIONS

I. FULL ESCROW INCLUDES:

- a. Open order for Title Commitment
- b. Order demands and lien payoffs
- c. Preparation of HUD Settlement Statement
- d. Document Signing
- e. Receipt of Loan Documents from Lender
- f. Preparation and return of closing package to lender pursuant to closing instructions
- g. Receipt and Disbursement of Funds received from the lender, including:
 - i. Disbursement of Proceeds to Borrower
 - ii. Payoff of Liens and Mortgages

II. ADDITIONAL DEFINITIONS

- a. **Accommodation Fee:** Fee charged for recording of a document at the request of a client that is unrelated to the escrow transaction.
- b. **Additional Check Charge Fee (over 4 checks):** Charge for each additional check over the first four checks

- c. **Document Preparation Fee:** Charge for the preparation of recordable documents (including transfer deeds) that are not prepared by the lender.
- d. **Holding Open Escrow Fee:** Fee charged in connection with any escrow in which a cancellation is required by any party to the transaction which is rejected by another party to the transaction. Fee is charged until parties agree to a mutual, matching instructions for the disbursement of funds.
- e. **Home Equity Mortgage Service Fee:** Fee shall mean the following services: order demands and making payoffs on up to two previous loans and disbursement of proceeds, by either check or wire transfer, up to two payees.
- f. **Loan Tie-In Fee (First Mortgage):** Fee for completion of escrow for loan obtained concurrently with a sale escrow.
- g. **Loan Tie-In Fee (Mortgage Subsequent to the First):** Fee for completion of escrow for any subsequent mortgage to the first mortgage that is obtained concurrently with a sale escrow.
- h. **Messenger Fee:** Fee for delivery of documents via personal messenger at the request of any party to the transaction.
- i. **Insufficient Funds Fee:** Fee charged for each check returned by depository institution for insufficient funds.
- j. **Overnight Mailing / Delivery Fee:** Fee charged in connection with each document or set of documents delivered via overnight mail.
- k. **Short Sale Escrow Fee:** In the event the transaction includes the sale of property, which is the subject of a short sale transaction (identified by the fact that the Seller's lender must approve the purchase terms of the transaction, as they are accepting less than the full payment for the balance due), there will be an additional escrow fee as outlined in the table above.
- l. **Notary Fee:** Fee charged to have a licensed notary public certify the identity of individuals signing the documents.