

NOVARE NATIONAL SETTLEMENT SERVICE, LLC



ESCROW FEES AND CHARGES **FOR THE STATE OF** **ARIZONA**

This Schedule of fees and Charges shall supersede all Schedules of Fees and Charges which have heretofore been displayed in our offices and filed with the Arizona Department of Financial Institution pursuant to A.R.S. §6-846 et. Seq. On behalf of Novare National Settlement Service, LLC and its subsidiary companies in the State of Arizona.

EFFECTIVE: December 5, 2017
Unless otherwise indicated.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

Table of Contents

BASIC ESCROW RATE – ZONE 1	1
Maricopa & Pinal Counties Only	1
BASIC ESCROW INSURANCE RATE – ZONE 2	2
Apache, Cochise, Coconino, Gila, Navajo, Pima, Santa Cruz &	2
Yavapai Counties Only	2
BASIC ESCROW INSURANCE RATE – ZONE 3	3
Graham, Greenlee, La Paz, Mohave & Yuma Counties Only	3
GENERAL RULES	4
A. DEFINITION OF ESCROW - ARS§6-801(4), AS AMENDED	4
B. EFFECTIVE DATE	4
C. APPLICABILITY	4
D. MINIMUM CHARGES	4
E. COMPUTATION FROM BASIC RATE.....	5
F. PAYMENT OF ESCROW CHARGES.....	5
G. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)	5
H. UNDIVIDED INTEREST SOLD SEPERATELY FROM REMAINING INTEREST	5
I. DELETED AND RESERVED FOR FUTURE USE	5
J. GEOGRAPHIC APPLICATION OF RATES	5
K. MISCELLANEOUS SERVICES	5
CHAPTER I - ESCROW - BASIC CHARGES	6
E101. SALE – BASIC CHARGE.....	6
E102. LOAN TIE-IN FEE – SALE ESCROW WITH NEW LOAN	6
E103. LOAN ESCROW RATES	6
E104. LEASEHOLD – BASIC CHARGE	7
E105. TIMESHARE – BASIC CHARGE	7
E106. ESCROW ONLY – BASIC CHARGE	7
CHAPTER II – SUBDIVISION AND COMMERCIAL RATES	8
E201. SUBDIVIDERS, BUILDERS AND COMMERCIAL DEVELOPERS	8
E202. COMMERCIAL ESCROW RATE	9
E203. ABBREVIATED ESCROW - COMMERCIAL	9
E204. ABBREVIATED ESCROW – COMMERCIAL – MULTIPLE SITES	10
E205. LOAN RATE - COMMERCIAL	10

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

CHAPTER III - SPECIAL RATES	11
E301. INVESTOR RATE	11
E302. EMPLOYEE RATE	11
E303. SENIOR CITIZEN RATE – ZONE 3, ONLY	ERROR! BOOKMARK NOT DEFINED.
E304. FIRST RESPONDER’S RATE	ERROR! BOOKMARK NOT DEFINED.
E305. CORPORATE RELOCATION RATE	ERROR! BOOKMARK NOT DEFINED.
E306. COMPETITORS’ RATES	11
E307. REO (REAL ESTATE OWNED) SALE ESCROW RATE – 1-4 SFR PROPERTY	12
E308. CONTRACT RATE - GOVERNMENTAL AGENCIES & POLITICAL SUBDIVISIONS	12
E309. NEGOTIATED RATE	13
CHAPTER IV - MISCELLANEOUS SERVICES	14
E401. INTEREST BEARING ACCOUNTS	14
E402. FUNDS HOLD BACK FEE	14
E403. DELETED AND RESERVED FOR FUTURE USE	14
E404. PUBLIC REAL ESTATE REPORTS – OUTSIDE ESCROW & TITLE INSURANCE ..	14
E405. PUBLIC REPORT BINDER.....	14
E406. MANUFACTURED UNIT TITLE TRANSFER/AFFIXTURE PROCESSING FEES	15
E407. ABBREVIATED ESCROW OR SUB-ESCROW RATE: 1 TO 4 SFR RESIDENTIAL.	15
E408. DIRECT TRANSACTION FEES - SALE OR LOAN TRANSACTION	15
E409. EXCHANGE ACCOMODATION FEE	16
E410. SHORT SALE SELLER’S TRANSACTION FEE	16
E411. ACCELERATED ESCROW RATE.....	17
E412. ACCOMODATION FEE	17
E413. RENT GUARANTEE ESCROW.....	17
E414. UCC, LIEN AND/OR JUDGEMENT SEARCH SERVICE FEE.....	17
E415. SPECIAL SERVICES OR ADDITIONAL WORK CHARGE.....	18
E416. RECORDING & FILING SERVICE FEES.....	18
E417. ABANDONED OR DORMANT FUNDS CUSTODIAL FEE.....	19
CHAPTER V - LOAN ONLY ESCROW RATES	20
E501. SECOND/SUBSEQUENT LOAN CONCURRENT WITH A FINANCING ESCROW ..	20
E502. LOAN ESCROW RATE - 1 TO 4 SFR & NON-COMMERCIAL PROPERTIES.....	20
E503. LOAN ESCROW RATE - COMMERCIAL.....	21
E504. CONSTRUCTION LOAN	21
E505. CONSTRUCTION LOAN HOLD BACK AND DISBURSEMENT ESCROW.....	22
CHAPTER VI- ACCOUNT SERVICING	23
E601. DEFINITIONS.....	23

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E602. ACCOUNT SERVICING FEES	23
CHAPTER VII - SUBDIVISION TRUSTS	26
E701. DEFINITIONS.....	26
E702. SUBDIVISION TRUST FEES.....	26
CHAPTER VIII – BUSINESS TRANSACTION ESCROW RATE	30
E801. BUSINESS TRANSACTION ESCROW RATE	30

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

BASIC ESCROW INSURANCE RATE – ZONE 1			
Maricopa & Pinal Counties Only			
TRANSACTION AMOUNT	RATE	TRANSACTION AMOUNT	RATE
Up to and Including	\$	Up to and Including	\$
0 – 120,000	696	580,001 – 600,000	1,369
120,001 – 140,000	728	600,001 – 620,000	1,393
140,001 – 160,000	761	620,001 – 640,000	1,417
160,001 – 180,000	793	640,001 – 660,000	1,441
180,001 – 200,000	827	660,001 – 680,000	1,465
200,001 – 220,000	855	680,001 – 700,000	1,490
220,001 – 240,000	882	700,001 – 720,000	1,515
240,001 – 260,000	911	720,001 – 740,000	1,539
260,001 – 280,000	939	740,001 – 760,000	1,564
280,001 – 300,000	966	760,001 – 780,000	1,588
300,001 – 320,000	995	780,001 – 800,000	1,612
320,001 – 340,000	1,022	800,001 – 820,000	1,636
340,001 – 360,000	1,052	820,001 – 840,000	1,661
360,001 – 380,000	1,079	840,001 – 860,000	1,685
380,001 – 400,000	1,106	860,001 – 880,000	1,710
400,001 – 420,000	1,134	880,001 – 900,000	1,734
420,001 – 440,000	1,162	900,001 – 920,000	1,759
440,001 – 460,000	1,191	920,001 – 940,000	1,783
460,001 – 480,000	1,218	940,001 – 960,000	1,808
480,001 – 500,000	1,246	960,001 – 980,000	1,832
500,001 – 520,000	1,271	980,001 – 1,000,000	1,856
520,001 – 540,000	1,295		
540,001 – 560,000	1,319		
560,001 – 580,000	1,343		
For Transactions over \$1,000,000 and up to \$5,000,000 add \$21.00 per \$20,000 or fraction thereof, for any amount in excess of \$5,000,000 add \$14.70 per \$20,000 or fraction thereof.			

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

BASIC ESCROW INSURANCE RATE – ZONE 2					
Apache, Cochise, Coconino, Gila, Navajo, Pima, Santa Cruz & Yavapai Counties Only					
TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$
0 – 30,000	400	350,001 – 360,000	770	680,001 – 690,000	1,100
30,001 – 40,000	450	360,001 – 370,000	780	690,001 – 700,000	1,110
40,001 – 50,000	460	370,001 – 380,000	790	700,001 – 710,000	1,120
50,001 – 60,000	470	380,001 – 390,000	800	710,001 – 720,000	1,130
60,001 – 70,000	480	390,001 – 400,000	810	720,001 – 730,000	1,140
70,001 – 80,000	490	400,001 – 410,000	820	730,001 – 740,000	1,150
80,001 – 90,000	500	410,001 – 420,000	830	740,001 – 750,000	1,160
90,001 – 100,000	510	420,001 – 430,000	840	750,001 – 760,000	1,170
100,001 – 110,000	520	430,001 – 440,000	850	760,001 – 770,000	1,180
110,001 – 120,000	530	440,001 – 450,000	860	770,001 – 780,000	1,190
120,001 – 130,000	540	450,001 – 460,000	870	780,001 – 790,000	1,200
130,001 – 140,000	550	460,001 – 470,000	880	790,001 – 800,000	1,210
140,001 – 150,000	560	470,001 – 480,000	890	800,001 – 810,000	1,220
150,001 – 160,000	570	480,001 – 490,000	900	810,001 – 820,000	1,230
160,001 – 170,000	580	490,001 – 500,000	910	820,001 – 830,000	1,240
170,001 – 180,000	590	500,001 – 510,000	920	830,001 – 840,000	1,250
180,001 – 190,000	600	510,001 – 520,000	930	840,001 – 850,000	1,260
190,001 – 200,000	610	520,001 – 530,000	940	850,001 – 860,000	1,270
200,001 – 210,000	620	530,001 – 540,000	950	860,001 – 870,000	1,280
210,001 – 220,000	630	540,001 – 550,000	960	870,001 – 880,000	1,290
220,001 – 230,000	640	550,001 – 560,000	970	880,001 – 890,000	1,300
230,001 – 240,000	650	560,001 – 570,000	980	890,001 – 900,000	1,310
240,001 – 250,000	660	570,001 – 580,000	990	900,001 – 910,000	1,320
250,001 – 260,000	670	580,001 – 590,000	1,000	910,001 – 920,000	1,330
260,001 – 270,000	680	590,001 – 600,000	1,010	920,001 – 930,000	1,340
270,001 – 280,000	690	600,001 – 610,000	1,020	930,001 – 940,000	1,350
280,001 – 290,000	700	610,001 – 620,000	1,030	940,001 – 950,000	1,360
290,001 – 300,000	710	620,001 – 630,000	1,040	950,001 – 960,000	1,370
300,001 – 310,000	720	630,001 – 640,000	1,050	960,001 – 970,000	1,380
310,001 – 320,000	730	640,001 – 650,000	1,060	970,001 – 980,000	1,390
320,001 – 330,000	740	650,001 – 660,000	1,070	980,001 – 990,000	1,400
330,001 – 340,000	750	660,001 – 670,000	1,080	990,001 – 1,000,000	1,410
340,001 – 350,000	760	670,001 – 680,000	1,090		
For Transactions over \$1,000,000 and up to \$5,000,000 add \$8.00 per \$10,000 or fraction thereof, for any amount in excess of \$5,000,000 add \$7.00 per \$10,000 or fraction thereof.					

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

BASIC ESCROW INSURANCE RATE – ZONE 3					
Graham, Greenlee, La Paz, Mohave & Yuma Counties Only					
TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$
0 – 30,000	323	350,001 – 360,000	663	680,001 – 690,000	993
30,001 – 40,000	343	360,001 – 370,000	673	690,001 – 700,000	1,003
40,001 – 50,000	353	370,001 – 380,000	683	700,001 – 710,000	1,013
50,001 – 60,000	363	380,001 – 390,000	693	710,001 – 720,000	1,023
60,001 – 70,000	373	390,001 – 400,000	703	720,001 – 730,000	1,033
70,001 – 80,000	383	400,001 – 410,000	713	730,001 – 740,000	1,043
80,001 – 90,000	393	410,001 – 420,000	723	740,001 – 750,000	1,053
90,001 – 100,000	403	420,001 – 430,000	733	750,001 – 760,000	1,063
100,001 – 110,000	413	430,001 – 440,000	743	760,001 – 770,000	1,073
110,001 – 120,000	423	440,001 – 450,000	753	770,001 – 780,000	1,083
120,001 – 130,000	433	450,001 – 460,000	763	780,001 – 790,000	1,093
130,001 – 140,000	443	460,001 – 470,000	773	790,001 – 800,000	1,103
140,001 – 150,000	453	470,001 – 480,000	783	800,001 – 810,000	1,113
150,001 – 160,000	463	480,001 – 490,000	793	810,001 – 820,000	1,123
160,001 – 170,000	473	490,001 – 500,000	803	820,001 – 830,000	1,133
170,001 – 180,000	483	500,001 – 510,000	813	830,001 – 840,000	1,143
180,001 – 190,000	493	510,001 – 520,000	823	840,001 – 850,000	1,153
190,001 – 200,000	503	520,001 – 530,000	833	850,001 – 860,000	1,163
200,001 – 210,000	513	530,001 – 540,000	843	860,001 – 870,000	1,173
210,001 – 220,000	523	540,001 – 550,000	853	870,001 – 880,000	1,183
220,001 – 230,000	533	550,001 – 560,000	863	880,001 – 890,000	1,193
230,001 – 240,000	543	560,001 – 570,000	873	890,001 – 900,000	1,203
240,001 – 250,000	553	570,001 – 580,000	883	900,001 – 910,000	1,213
250,001 – 260,000	563	580,001 – 590,000	893	910,001 – 920,000	1,223
260,001 – 270,000	573	590,001 – 600,000	903	920,001 – 930,000	1,233
270,001 – 280,000	583	600,001 – 610,000	913	930,001 – 940,000	1,243
280,001 – 290,000	593	610,001 – 620,000	923	940,001 – 950,000	1,253
290,001 – 300,000	603	620,001 – 630,000	933	950,001 – 960,000	1,263
300,001 – 310,000	613	630,001 – 640,000	943	960,001 – 970,000	1,273
310,001 – 320,000	623	640,001 – 650,000	953	970,001 – 980,000	1,283
320,001 – 330,000	633	650,001 – 660,000	963	980,001 – 990,000	1,293
330,001 – 340,000	643	660,001 – 670,000	973	990,001 – 1,000,000	1,303
340,001 – 350,000	653	670,001 – 680,000	983		
For Transactions over \$1,000,000 and up to \$5,000,000 add \$8.00 per \$10,000 or fraction thereof, for any amount in excess of \$5,000,000 add \$7.00 per \$10,000 or fraction thereof.					

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

GENERAL RULES

A. DEFINITION OF ESCROW - ARS§6-801(4), as Amended

"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 specified 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 or bailor, or any designated agent or employee of any of them. Escrow includes subdivision trusts and account servicing.

B. EFFECTIVE DATE

All rates set forth herein become effective when approved by the Arizona Department of Financial Institution or by operation of law.

C. APPLICABILITY

For purposes of rate application, counties shall be included in Zones as follows:

Zone	Counties
1	Maricopa & Pinal
2	Apache, Cochise, Coconino, Gila, Navajo, Pima, Santa Cruz & Yavapai
3	Graham, Greenlee, La Paz, Mohave & Yuma

All fees and charges shall be considered earned by the Company upon close of escrow and shall be non-refundable.

D. MINIMUM CHARGES

Unless otherwise set forth within a specific rate herein, the minimum charge for any escrow transaction shall be:

Zone	Minimum Rate
1	\$696.00
2	\$400.00
3	\$323.00

Should any rate as set forth herein specify a higher or lower minimum than that shown above, then the minimum set forth in such rate shall prevail.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E. COMPUTATION FROM BASIC RATE

1. The applicable rates shall be computed on a per-unit of insurance basis in multiples of \$20,000 for Zone 1 and \$10,000 for Zones 2 and 3, including any fraction thereof, in accordance with the division of such units as set forth in the applicable Basic Escrow Rate Table.
2. Whenever percentages of the Basic Escrow Rate are used, the charge arrived at shall be rounded up to the nearest dollar.

F. PAYMENT OF ESCROW CHARGES

Unless otherwise instructed in writing by the parties, the escrow charges and recording/filing fees shall be paid one-half by Buyer and one-half by Seller.

Unless otherwise instructed in writing 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 services(s) or who will benefit by such service(s).

G. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

The Basic Sale Escrow Fee as set forth herein shall be charged on each separate sale, seller or exchanger involved.

The applicable charge applies on the amount of each individual sale or exchange even though there may be one common purchaser, and the sales or exchanges are handled concurrently, and one or more separate escrows are involved.

H. UNDIVIDED INTEREST SOLD SEPERATELY FROM REMAINING INTEREST

The Basic Sale Escrow Fee Charge as set forth herein shall be charged based upon the interest covered, the purchase price or the fair value thereof, which ever is the higher.

I. DELETED AND RESERVED FOR FUTURE USE

J. Geographic Application of Rates

Unless otherwise noted, the applicable escrow fees shall be determined by the county in which the escrow is handled and not the county where the property is located. If Escrow is being handled outside the state, the applicable escrow fees shall be determined by the county where the property is located.

K. MISCELLANEOUS SERVICES

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

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

CHAPTER I - ESCROW - BASIC CHARGES

E101. SALE – BASIC CHARGE

A. Cash Sale Transaction Without Payoff

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property subject to the escrow (Includes Overnight Delivery Fees, Courier Fees and Wire Processing Fees which, in the aggregate, do not exceed \$125.00. Aggregate fees in excess of \$125.00 shall be charged based on the actual cost(s)). If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

B. Bundled Sale – Sale Transaction With No Concurrent Loan With Payoff

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property subject to the escrow (includes Overnight Delivery Fees, Courier Fees, Payoff Tracking and Processing Fee, Electronic Document Fee and Wire Processing Fees). If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

Zone 1 100% of the Basic Escrow Rate plus an additional \$200.00

Zone 2 100% of the Basic Escrow Rate plus an additional \$ 50.00

C. Bundled Sale – Sale Transaction With Concurrent Loan(s) With or Without Payoff

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property subject to the escrow (includes Overnight Delivery Fees, Courier Fees, Loan Tie-In Fee, Payoff Tracking and Processing Fee, Electronic Document Fee and Wire Processing Fees). If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

Zone 1 100% of the Basic Escrow Rate plus an additional \$400.00

Zone 2 100% of the Basic Escrow Rate plus an additional \$180.00

Zone 3 100% of the Basic Escrow Rate plus an additional \$330.00

E102. LOAN TIE-IN FEE – SALE ESCROW WITH NEW LOAN

When a loan escrow is closed concurrently with a sale, there shall be an additional escrow fee charged per loan closed that is to be secured by the property subject to the escrow.

\$280.00 for Commercial transactions

\$100.00 for Builder transactions

Residential sale transactions, the fee is included in Section E101C

The rate is in addition to the escrow fee charged for closing the sale escrow and shall be applicable regardless of the type of lender (i.e. institutional or private lender, seller carry-back, etc.) or loan program.

E103. LOAN ESCROW RATES

Refer to Chapter V of this Manual for escrow rates for loan rates for the financing, refinancing or revamping a loan, construction loans and other loan rates.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E104. LEASEHOLD – BASIC CHARGE

The escrow rate for leasehold shall be based upon the fair value of the property or the total amount of the lease payments, whichever is less.

1. Leasehold Basic Charge (except for oil, gas or mineral leases)	100% of the Basic Rate
2. Oil, Gas or Mineral Leases	200% of the Basic Rate

E105. TIMESHARE – BASIC CHARGE

The rate for any escrow that involves the sale or purchase of a Time Share Estate as defined by A.R.S. §33-707(E) shall be \$100. No other rate shall be applied to this rate.

E106. ESCROW ONLY – BASIC CHARGE

The escrow fee for an escrow involving a transfer or encumbrance of real property, manufactured home, mobile home or factory-built building designed for use as a residential dwelling in which no title insurance is to be issued or title insurance is being issued by a company that is not part of Novare National Settlement Service, LLC shall be 200% of the Basic Escrow Rate. This rate does not preclude the application of charges under Sections E307 and E410. No other rate shall be applied to this rate.

Approval of the Escrow Manager must be obtained prior to acceptance of such a transaction.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

CHAPTER II – SUBDIVISION AND COMMERCIAL RATES

E201. SUBDIVIDERS, BUILDERS AND COMMERCIAL DEVELOPERS

This rate is available to a builder, contractor, developer or subdivider customarily engaged in such business for the units to be developed. The amount of the adjustment to the charge is dependent upon the number of units.

The total of number of units may be located within one or more subdivisions situated within the State of Arizona to determine the rate to be given.

No other rate shall be applied to these rates.

A. ALL COUNTIES EXCEPT PIMA & COCHISE

Number of Units	Rate Calculated From Basic Escrow Rate
1 to 15	70%
16 to 30	60%
31 to 70	55%
71 to 100	50%
101 to 200	40%
201 to 600	30%
601 to 1,200	25%
1,201 or more	\$50 Regardless of liability amount
The minimum rate shall be \$50.	

B. PIMA & COCHISE COUNTIES ONLY

Number of Units	Rate Calculated From Basic Escrow Rate
1 to 49	25%
50 or more	\$40 Regardless of liability amount
The minimum rate shall be \$40.00	

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E202. COMMERCIAL ESCROW RATE

Escrow services performed in conjunction with title services shall be charged based upon the dollar amount of the transaction, at the following rates:

Liability Amount	Rate
Up to \$1,000,000	70% of the Basic Escrow Rate
\$1,000,001 - \$3,000,000	65% of the Basic Escrow Rate
\$3,000,001 - \$5,000,000	60% of the Basic Escrow Rate
\$5,000,001 - \$10,000,000	\$3,500.00
\$10,000,001 - \$15,000,000	\$4,000.00
\$15,000,001 - \$20,000,000	\$4,500.00
\$20,000,001 and above	\$5,000.00

The following services shall be included in the above rate:

- A. Unlimited incoming and outgoing wire transfers
- B. Unlimited payoff tracking and processing fees
- C. Courier and overnight delivery fees

The following services are not included in the above rate:

- A. Electronic document fee (at cost)
- B. Recording Service Fee \$75.00

E203. ABBREVIATED ESCROW - COMMERCIAL

An abbreviated escrow will be provided at the rates indicated when any one or more of the following services are provided in conjunction with the issuance of title insurance product(s):

A.	Receipt and disbursement of funds:	\$250.00
B.	Acceptance and recordation of documents:	\$250.00
C.	Ordering Payoffs:	\$75.00
D.	Incoming and Outgoing Wire Transfers	No Charge

When more than one service is provided in an escrow, then the charge for each service provided shall be accumulated and combined as a total charge for the escrow.

This rate does not include recording and filing service fees due the County Recorder or filing office as set forth in this manual.

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E204. ABBREVIATED ESCROW – COMMERCIAL – MULTIPLE SITES

When there are multiple commercial properties in multiple sites, an abbreviated escrow will be provided at a rate of \$1,000 per site, when any one or more of the following services are provided in conjunction with the issuance of the title insurance product(s):

1. Receipt and disbursement of funds
2. Outgoing Wire Transfers
3. Acceptance and recordation of documents
4. Incoming and Ordering payoffs

This rate does not include recording and filing service fees due to the County Recorder or filing office as set forth in this manual.

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof.

E205. LOAN RATE - COMMERCIAL

Refer to Chapter V - Loan Escrow Rates

E206. NATIONAL ACCOUNT SALE ESCROW - COMMERCIAL

This section may be used for pricing major land, subdivision, commercial, industrial or apartment transactions aggregating at least \$75,000,000 where a portion of the transactions aggregated are negotiated, processed, coordinated and closed through an auction platform by a national business group or similar division. The transactions to which this section applies may be single site, multi-site, multi-county and/or multi-state transactions.

Individual Transaction Amount	Fee Charged
Up to \$3,000,000	\$1,500
\$3,000,001 to \$20,000,000	\$2,000
Over \$20,000,000	Minimum \$3,175. If additional charges are to be made they will be based on the costs incurred and additional responsibilities assumed by the Company, and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

The following services shall be included in the above rate:

- A. Unlimited incoming and outgoing wire transfers
- B. Unlimited payoff tracking and processing fees
- C. Courier and overnight delivery fees

The following services are not included in the above rate:

- A. Electronic document fee (at cost)
- B. Recording Service Fee \$75.00

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

CHAPTER III - SPECIAL RATES

The rates contained within this section are considered reduced rates. No other rate shall be applied to these rates.

E301. INVESTOR RATE

This rate is available to builders, contractors, developers, subdividers, licensed real estate agents or brokers, licensed mortgage brokers, loan officers or other individuals, groups of individuals or entities customarily engaged in real estate investments for the production of income and profit, wherein they are the buyer, borrower or seller. This rate is applicable only to the escrow fees which are being paid by the investor.

The charge will be 70% of the Basic Escrow Rate.

E302. EMPLOYEE RATE

The following rates are authorized only in connection with those costs, which the employee would be obligated to pay by established custom, as a party to the transaction

- A.** There shall be no escrow fee charged for transactions closed in connection with the financing, refinancing, sale or purchase of the employee's primary residence for any employee of NOVARE NATIONAL SETTLEMENT SERVICE, LLC engaged in the business of title insurance and escrow services, including employees on approved retirement.

The minimum rates set forth in Section D of the General Rules shall not apply to this section.

E303. COMPETITORS' RATES

The Company reserves the right to match any written escrow rate quote from a State of Arizona licensed title/escrow company. All such agreements must be approved in writing by the Escrow Manager of the appropriate County and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E307. REO (REAL ESTATE OWNED) SALE ESCROW RATE – 1-4 SFR PROPERTY

This rate shall be applied to an escrow transaction involving an REO resale, and title insurance is not being provided by the Escrow Agent.

This rate shall be the sale escrow rate applicable to this type of transaction and unless otherwise instructed in writing by the parties shall be paid one-half by buyer and one-half by seller.

Loan Tie-In Fee: In transactions where one or more new loan is involved, then there shall be a Loan Tie-In Fee of \$130 per loan added to this rate.

No other rate shall be applied to this rate.

	Description	Rate
A.	BASIC ESCROW SERVICE Does not include any other charges filed separately in this manual. All such charges incurred shall be in addition to this escrow fee.	\$1,000.00
B.	PREMIUM ESCROW SERVICE Includes: receipt and printing of one (1) electronic loan package, one (1) courier and overnight delivery fee, one (1) recording and filing service fee and one (1) wire fee.	\$1,200.00
C.	PREMIUM PLUS ESCROW SERVICE Includes: receipt and printing of two (2) electronic loan packages, two (2) outside signing fees, recording and filing service fee, unlimited courier and overnight delivery fees, unlimited wire fees, unlimited reconveyance and payoff tracking fees.	\$1,500.00
D.	NATIONAL LENDERS SOLUTIONS DIVISION OR SIMILAR UNIT Includes: only two (2) outside signing fees. Any other charges filed separately in this manual shall be charged if and as incurred and in addition to this escrow fee.	\$1,500.00

E308. CONTRACT RATE - GOVERNMENTAL AGENCIES & POLITICAL SUBDIVISIONS

Separate contract bids may be solicited and entered into with any federal, state, county or municipal governmental entity, agent or political subdivision, which is a buyer, borrower, seller or exchanger of real property for the furnishing of escrow services. All bids will reflect and be based upon the complexity of the transaction. Any such contracted bids must be approved in writing by the Escrow Manager. A copy of said contract bid is to be placed in each escrow file for which the rate applies.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E309. 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 Escrow Manager of the appropriate County and signed by all pertinent parties.

The minimum charges set forth in Section D shall not apply to this section.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

CHAPTER IV - MISCELLANEOUS SERVICES

E401. INTEREST BEARING ACCOUNTS

In connection with an escrow, all funds in escrow may be placed into an interest bearing account upon the written request from the depositor of said funds. The depositor of such funds shall complete and sign an IRS W9 form and an Interest Bearing Account Authorization as provided by the Company before such an account can be opened.

The charge for opening, servicing and closing out of such an account shall be \$100 per account.

E402. FUNDS HOLD BACK FEE

When funds remain in an escrow subsequent to the closing thereof for a specific purpose upon the request of the parties, the following rates shall apply and are in addition to any other escrow fees charged in the transaction:

Amount of Hold Back	Fee
Up to \$2,500	\$300.00
\$2,501 to \$50,000	\$400.00
Over \$50,000	\$500.00
Commercial Hold Backs (regardless of the amount)	\$500.00

In the event the parties request additional services in connection with the hold back account at time of closing, then such fees as set forth in this manual shall be collected at close of escrow and shall be considered earned and non-refundable.

No other rate shall be applied to this rate.

E403. DELETED AND RESERVED FOR FUTURE USE

E404. PUBLIC REAL ESTATE REPORTS – OUTSIDE ESCROW & TITLE INSURANCE

A. ALL COUNTIES EXCEPT APACHE, NAVAJO, PIMA & COCHISE:

Public reports as required by the Arizona Department of Real Estate for builders or developers using escrow and/or title services from another company will be provided at a rate of \$100 per hour or fraction thereof with a minimum of 50 hours.

B. APACHE, NAVAJO, PIMA & COCHISE COUNTIES ONLY:

Public reports as required by the Arizona Department of Real Estate for builders or developers using escrow and/or title services from another company will be provided at a rate of \$100 per hour or fraction thereof, with a maximum fee of \$500.

E405. PUBLIC REPORT BINDER

When the Company provides copies of public reports upon request by the party, there shall be a fee charged of \$10 each.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E406. MANUFACTURED UNIT TITLE TRANSFER/AFFIXTURE PROCESSING FEES

For purposes of this section, the term *UNIT* shall mean a single manufactured dwelling, trailer or other modular or manufactured structure used for residential or commercial purposes and whether or not comprised of one or more sections, which requires the processing of Manufacturer's Certificate(s) of Origin, Certificate(s) of Title and/or Affidavit(s) of Affixture.

The applicable processing fee set forth below shall be in addition to the escrow rate charged for closing the transaction and is considered earned at close of escrow and shall be non-refundable.

Service		All Counties Except Cochise, Pima, La Paz, Mohave & Yuma	Cochise, Pima, La Paz, Mohave & Yuma Counties Only
A.	Transfer of Title	\$250.00 per unit	\$150.00 per unit
B.	Affidavit of Affixture	\$250.00 per unit	\$150.00 per unit

The above fees include any and all fees due any State Motor Vehicle Department and/or third party vehicular title processing service.

E407. ABBREVIATED ESCROW OR SUB-ESCROW RATE: 1 to 4 SFR RESIDENTIAL

Abbreviated or sub-escrow services may be provided separately or in support of a primary escrow holder or institutional lender at the following rates:

- A. An abbreviated escrow may be provided if a transaction involves the following escrow duties
1. Receipt and disbursement of funds and/or
 2. Acceptance and recordation of documents,

Zone 1	Zone 2	Zone 3
\$150	\$150	\$100

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof.

E408. DIRECT TRANSACTION FEES - SALE OR LOAN TRANSACTION

Description		Rate
A.	Sale Escrow Instructions The charge for the preparation of Sale Escrow Instructions.	\$150.00 Plus applicable sale escrow rate
B.	Loan Escrow Instructions The charge for the preparation of Loan Escrow Instructions.	\$150.00 Plus applicable loan escrow rate

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E409. EXCHANGE ACCOMODATION FEE

When an escrow transaction involves a 1031 Tax Deferred Exchange or a simultaneous exchange of property, there shall be an additional charge of \$100 for each exchange or property involved in the transaction. This fee shall be in addition to the escrow fee charged for closing the transaction.

In the case of a 1031 Tax Deferred Exchange, the exchange fee shall be paid by the exchanger, unless otherwise instructed in writing by the parties.

In the case of a simultaneous exchange, the exchange accommodation fee shall be paid one-half by each party, or when the purchase agreement states that the escrow fee shall be paid according to custom, unless otherwise instructed in writing by the parties.

E410. SHORT SALE SELLER'S TRANSACTION FEE

A. When the transaction results in one or more existing lenders accepting less than the actual amount owed under its encumbrance ("short-payoff" or "short sale"), there shall be a bundled service fee charged to Sellers in lieu of other miscellaneous charges that would normally be incurred by the Seller to close the transaction. Said fee shall be charged to the Seller in addition to the Seller's portion of the basic sale escrow rate, and shall include the following:

Transaction Fee	Includes
\$300.00	Unlimited payoff tracking and processing fees, unlimited recording and filing service fees, unlimited wire fees, and unlimited courier fees.

No other rate discounts shall be applied to these rates.

Zones 2 and 3 only.

B. When the transaction results in one or more existing lenders accepting less than the actual amount owed under its encumbrance ("short-payoff" or "short sale"), there shall be a bundled service fee charged in lieu of other miscellaneous charges that would normally be incurred to close the transaction.

Said fee shall be charged 50% to the Seller and 50% to the Buyer or per contract, and shall include escrow charges, loan tie-in fees, unlimited wire fees, unlimited receipt and printing of email documents, unlimited payoff tracking, unlimited overnight delivery and unlimited courier fees.

Up to \$150,000	\$1,200.00
\$150,001 - \$300,000	\$1,400.00
\$300,001 - \$500,000	\$1,600.00
\$500,001 - \$750,000	\$1,900.00
\$750,001 - \$1,000,000	\$2,100.00
Over \$1,000,000	Negotiated pursuant to Section E309

No other rate discounts shall be applied to these rates.

Zone 1 only.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E411. ACCELERATED ESCROW RATE

There shall be an additional fee of \$250 charged on any transaction that is processed within a three-business day period at the request of the customer.

E412. ACCOMODATION FEE

- A. **Taking Signatures:** \$150 The fee for taking signatures plus costs incurred for such services as set forth in this manual (such as overnight delivery or courier service), if any, in performing the service. The duties of the Company shall be only in the taking of signatures on documents provided by the customer or on behalf of the customer.
- B. **Returning Loan Package(s) Separately:** \$100 for returning a separate loan package back to the lender and/or borrower, plus costs incurred for such services as set forth in this manual (such as overnight delivery or courier service), if any.
- C. **Coordinating Recording of Documents:** \$100. The Company may, upon request and at the discretion of the Company, coordinate the recording of the documents providing that such recording does not impose any liability upon the Company and providing that the parties sign an "Accommodation Recording Instruction and Hold Harmless" in a form provided by the company.

E413. RENT GUARANTEE ESCROW

When estimated rental and/or triple-net charges, common area maintenance revenue are guaranteed by the seller, and funds are held in escrow pursuant to a written agreement, the fees shall be \$100 per month.

E414. UCC, LIEN AND/OR JUDGEMENT SEARCH SERVICE FEE

When the parties to an escrow request a UCC, lien and/or judgment search through any governmental entity of any jurisdiction requesting information that is not in the normal course of title examination on the real estate, or an update to a previous search, based upon the name(s) of the parties involved in the transaction, the charges shall be \$100 for each search requested and for each update requested.

This fee does not include any fees incurred with any governmental office or third party vendor for the search and/or copies provided by such office.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E415. SPECIAL SERVICES OR ADDITIONAL WORK CHARGE

A \$100 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 will constitute approval of the charges.

Under such circumstances, the minimum fee shall be \$100 plus \$50 per each additional half-hour or fraction thereof.

E416. RECORDING & FILING SERVICE FEES

The fees charged for recording and/or filing fees with the County Recorder, Secretary of State or other applicable government office shall be the amount(s) indicated below or the invoiced charges from the title provider, whichever is greater:

Description		Fee Per File		
		Zone 1	Zone 2	Zone 3
1.	Refinance or Loan (non-commercial properties)	\$60	\$50	\$75
2.	Sale with New Loan	\$80	\$65	\$75
3.	All Cash Transactions (non-commercial properties)	\$60	\$50	\$75
4.	All Other Transactions	\$65	\$65	\$75
5.	Commercial Sale (with or without loan) or Refinance	\$100 or Actual Fees charged by the recording and/or filing office, whichever is greater.		

The above fees shall be considered earned at close of escrow and shall be non-refundable.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E417. ABANDONED OR DORMANT FUNDS CUSTODIAL FEE

This rate shall apply when funds are remaining in an escrow account, account servicing or trust account due to an owner's failure to negotiate a check provided as payment or fails to claim the funds belonging to them that remain in the account.

There shall be a minimum charge of \$120, which shall be considered earned after expiration of the applicable time period(s) set forth below.

Description	Abandoned/Dormant After
Dormant Funds	One-Hundred and Eighty (180) days from the time the funds became available.
Stale Dated Checks	Ninety (90) days after date of issuance of the check.

This fee shall also apply to charges that occurred in escrow, wherein an owner other than a principal to the escrow, failed to negotiate amounts tendered to them through the escrow or failed to claim funds belonging to them that remain in escrow, so long as there is a valid and enforceable written contract between the holder and the owner under which the holder may impose the charge and the holder regularly imposes the charge and the charge is not regularly reversed or otherwise canceled.

The parties to the escrow shall be notified in writing (1) at or prior to close of escrow that such a fee will be incurred or (2) by written notice sent to the last known address at least 60 days prior to implementation of the charge. Fees as incurred shall be deducted from the amount held prior to disbursement and until such time as any remaining funds are escheated to the state pursuant to ARS Title 44, Chapter 3, Article 1. In the event the amount of the fee(s) incurred is/are more than the amount of funds held in escrow, then the amount of the funds remaining in the file shall be considered payment in full of the fees due.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

CHAPTER V - LOAN ONLY ESCROW RATES

E501. SECOND/SUBSEQUENT LOAN CONCURRENT WITH A FINANCING ESCROW

When a financing or re-financing transaction includes a second or subsequent loan closed in conjunction with the new first loan, there shall be an additional fee for each additional loan processed in excess of the first loan. This fee is in addition to the applicable rate charged for the loan transaction.

\$130.00 for all transactions **Except** Builders

\$100.00 for Builder transactions

E502. LOAN ESCROW RATE - 1 to 4 SFR & NON-COMMERCIAL PROPERTIES

This rate shall be applicable to any loan-only transaction, regardless of whether or not there is/are any existing loan(s) to be paid off as a part of the escrow and when there is no transfer of title involved, all loan documents will be provided by the lender and no documents are to be provided by the Escrow Holder, the fee, regardless of the loan amount, shall be:

Zone	Rate
Zone 1	\$350.00 Includes: courier and overnight delivery fees, wire fees, electronic document fee; payoff tracking and processing fees. Does not include the Recording Service Fee or other filed rates included in this manual for special services as requested or required to close the escrow.
Zone 2 Pima & Cochise Counties Only	\$230.00 Includes: courier and overnight delivery fees, wire fees, electronic document fee; payoff tracking and processing fees. Does not include the Recording Service Fee or other filed rates included in this manual for special services as requested or required to close the escrow.
Zone 2 All other Zone 2 Counties	\$299.00 Includes: courier and overnight delivery fees, wire fees, electronic document fee; payoff tracking and processing fees. Does not include the Recording Service Fee or other filed rates included in this manual for special services as requested or required to close the escrow.
Zone 3	\$300.00 Includes: courier and overnight delivery fees, electronic document fee, payoff tracking and processing fees, and wire fees.
No other rate shall be applied to this rate.	

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E503. LOAN ESCROW RATE - COMMERCIAL

This rate shall be applicable to any loan-only transaction, regardless of whether or not there is/are any existing loan(s) to be paid off as a part of the escrow and when there is no transfer of title and all loan documents are provided by the lender and no documents are to be provided by the Company, the fee shall be:

Liability	Charge
Up to \$1,000,000	\$750
\$1,000,001 to \$3,000,000	\$1,000
Over \$3,000,000	\$1,500
No other rate shall be applied to this rate.	

The following services shall be included in the above rate:

- A. Unlimited incoming and outgoing wire transfers
- B. Unlimited payoff tracking and processing fees
- C. Courier and overnight delivery fees

The following services are not included in the above rate:

- A. Electronic document fee (at cost)
- B. Recording Service Fee \$75.00

In situations where minimal or abbreviated services are required, the escrow rate described in Section E203 or E204 shall be charged, whichever is applicable.

E504. CONSTRUCTION LOAN

When the purpose of the escrow is to close on a construction loan, and there is no transfer of title, the charge to close the construction loan shall be 100% of the Basic Escrow Rate.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E505. CONSTRUCTION LOAN HOLD BACK AND DISBURSEMENT ESCROW

The charges for disbursement of construction funds pursuant to a construction disbursement agreement are as follows:

A.	Projects without Lien Tracking	
1.	Set Up Fee	\$750.00
2.	Disbursement Fee (per draw – includes one check)	\$100.00
3.	Additional checks per draw in excess of one (per check)	\$ 25.00

B.	Projects with Lien Tracking	
1.	Set Up Fee	\$750.00
2.	Disbursement Fee (per draw)	1/10 th of 1% of the amount of the draw

C.	Document Collection and Review Fee When there is no collection or disbursement of funds involved, and the Company is asked to collect and review documentation pertaining to draws and lien waivers, the fee shall be:	
1.	Set Up Fee	\$750.00
2.	Package Review - Each	\$100.00

In all situations, additional services requested or required under the terms of the construction disbursement agreement, including but not limited to overnight delivery or courier fees, wire-out fees, cancellation and reissue of checks and/or setting up of an interest bearing account, shall be charged at the applicable rate set forth in this section if and as incurred, and shall be charged to the party requesting such services, and shall be deducted from the amount due said party.

In the event the lender or borrower request additional services in connection with the hold back/disbursement account at time of closing, then such fees shall be collected as set forth in this manual at close of escrow and shall be considered earned and non-refundable.

When the Construction Hold Back & Disbursement Escrow is set up in conjunction with the closing of the loan by the Company, the fees set forth above shall be in addition to fees charged in connection with the loan closing.

No other rate shall be applied to this rate.

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

CHAPTER VI- ACCOUNT SERVICING

E601. DEFINITIONS

- ASA** Account Servicing Agent
- Escrowed Transaction** An account arising from an escrow closed by any licensed title insurance or escrow company.
- Non-Escrowed Transaction** An account arising from a transaction that was not closed by a licensed title insurance or escrow company.

E602. ACCOUNT SERVICING FEES

The following charges are applicable for accounting and other services rendered in connection with an account servicing escrow pursuant to the instructions of the parties thereto.

E602. ACCOUNT SERVICING FEES		
RATE CODE	DESCRIPTION	CHARGE
A.	SET-UP FEES – ESCROWED TRANSACTIONS	
1.	Set-Up Fee – In House Escrowed Transaction. Acceptance fee for an account servicing agreement arising from an In House Escrowed Transaction or from accounts transferred from another licensed ASA.	\$100.00
2.	Set-Up Fee Escrow – In House Escrowed Transaction with Impounds. Acceptance fee for an account servicing agreement arising from an In House Escrowed Transaction or for accounts transferred from another licensed ASA, which includes an impound account for payment of taxes, insurance and assessment by ASA.	\$250.00
3.	Set-Up Fee – Outside Escrowed Transaction. Acceptance fee for an account servicing agreement arising from an Outside Escrowed Title Company that does not have an account servicing division.	\$175.00
4.	Set-Up Fee – Outside Escrowed Transaction including Impounds. Acceptance fee for an account servicing agreement arising from an Outside Escrowed Title Company that does not have an account servicing division.	\$325.00
5.	Set-Up Fee – Lease contract with Purchase Option Only. Acceptance fee for an account servicing agreement arising from an Escrowed Transaction or from accounts transferred from another licensed ASA	\$150.00
B.	SET-UP FEES – NON-ESCROWED TRANSACTIONS	
1.	Set up Fee - Non-Escrowed Transaction. Acceptance fee for an account servicing agreement arising from a Non-Escrowed Transaction.	\$325.00
2.	Set-Up Fee - Non Escrowed Transaction with Impounds. Acceptance fee for an account servicing agreement arising from a Non-escrowed Transaction which includes an impound account for payment of taxes, insurance and assessment by ASA.	\$325.00

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

C.	SET-UP FEE – ADDITIONAL NOTE(S)	
1.	Set-Up Fee - Additional note(s) or Amortizing Ledgers. This fee would also be applicable to accounts with multiple payees, in which each payees request separate amortizing ledgers reflecting each payee's percentage of the note.	\$100.00 each
2.	Set up Fee – Additional Services Within a Note/Agreement for Sale or Contract. In addition to the appropriate fee from above, for terms that include partial releases, delayed funding, Wraps, and Adjustable Rate Mortgages.	\$100.00 each
3.	Set-Up Fee – Servicing a note, secured by a lien on a Mobile Home with 1 personal property tax parcel and 1 insurance policy.	\$100.00 each
D.	ANNUAL FEES	
1.	Annual Fee. Includes one check out.	\$156.00
2.	Annual Fee - Additional Checks Out. Annual Fee for additional checks out in excess of one for additional payee(s) or other disbursements.	\$75.00 Each
3a.	Annual Fee – Including Impound Account. Includes one check out; one tax code, one insurance policy and one assessment.	\$300.00
3b.	Each additional impounded item, annually.	\$75.00 Each
4.	Special Service Accounts. In addition to other monthly fees due.	\$12.50 Per month
4a.	Special Handling Fee In addition to other monthly fees for accounts with partial release, delayed funding, Wraps, and Adjustable Rate Mortgages.	\$60.00
5a.	Annual Fee - Including Impound Account – Low Income Housing Payor. This rate is <u>available to the Payor under an account who purchased a primary residence with assistance from a non-profit organization</u> whose primary purpose is to assist low-income individuals in the purchase of a primary residence. Includes one tax code, one insurance policy and one assessment.	\$168.00
5b.	Each Additional impounded item, annually.	\$30.00 Each
E.	ASSIGNMENT & NAME CHANGE FEES	
1.	Assignment of Funds.	\$100.00
2.	Change Payor/Payee. Name change only.	\$100.00
3.	Assignment or Assumption of Account. Change of payee due to assignment of lien instrument or change of payor due to change in ownership of property with assumption of existing lien subject to the account.	\$150.00
F.	MODIFICATION & ACCOUNT ADJUSTMENT FEES	
1.	Addition of Impound Account to Existing Account. Due upon request to add an impound account to an existing account for payment of taxes, insurance and assessment by ASA. Includes one tax code, one insurance policy and one assessment.	\$150.00
2a.	Modification in Terms of Account. Includes one (1) change.	\$100.00
2b.	Each Additional Change.	\$25.00
3.	Add and Demand. Taxes, Insurance, Assessment.	\$100.00

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

G.	STATEMENT & VERIFICATION FEES	
1.	Statement Fee. Assumption, assignment, payoff, status, etc.	\$100.00
2.	Written Updates on all statements. Assumption, assignment, payoff, status, forfeiture/foreclosure, reinstatements, etc.	\$50.00
3.	Verification or Information Fee.	\$25.00
H.	TRUSTEE FEES – DEED OF TRUST	
1.	Trustee Reconveyance Fee - Full or Partial.	\$100.00
2.	Substitution of Trustee.	\$50.00
I.	FORFEITURE FEES – AGREEMENT FOR SALE	
1.	Notice requiring strict performance of agreement.	\$150.00
2.	Notice of Intent to Forfeit and Affidavit.	½ of 1% of the remaining balance or \$600, whichever is greater
J.	CLOSE-OUT & TRANSFER FEES	
1.	Close-Out or Termination Fee.	\$100.00
2.	Transfer of an Account.	\$100.00
K.	RECORDING FEES	
1.	When document(s) are recorded or filed through a servicing account, the fee(s) charged shall be the actual fee(s) charged by the County Recorder in which the property is located and/or in the filing office, in addition to any other charge(s) incurred and as set forth herein.	Actual Charge
L.	MISCELLANEOUS SERVICES	
1.	Account Freeze. Due to pending foreclosure or forfeiture. Includes reinstatement figures of account.	\$100.00
2.	Amortization Schedule.	\$15.00
3.	Distribution of an Estate. When payee's funds have been held pending such distribution. Does not include any other fees due for name change, etc.	\$50.00
4.	Holding Account.	\$50.00
5.	Reminder Notice.	\$20.00
6.	Returned Unpaid Check Fee. "Bank Fees" are limited to the actual charges assessed by the financial institution of the holder, payee or assignee of the holder or payee per statute based on ARS 44-6852.	\$25.00 plus bank fees
7.	Additional Services. In the event that additional services are requested by the parties or are required in order to service the trust as instructed by the parties, then those applicable rates set forth in this Escrow Manual shall be charged if and as incurred. Unless otherwise instructed in writing by the parties, said charges shall be charged to the party requesting or requiring such service(s), and shall be in addition to any other fees set forth in this Chapter.	Filed Rate

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

CHAPTER VII - SUBDIVISION TRUSTS

E701. DEFINITIONS

Beneficiary One (1) married couple, or one (1) party as his/her sole and separate property or one (1) validly formed legal entity

E702. SUBDIVISION TRUST FEES

The following charges are applicable for accounting and other services rendered in connection with subdivision trust escrows pursuant to the instructions of the parties thereto.

E702. SUBDIVISION TRUST FEES					
RATE CODE	DESCRIPTION			All Counties Except Pima & Cochise	Pima & Cochise Counties Only
A.	SET-UP FEES			All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.	Single Beneficiary Trust	Acceptance Fee	400.00	250.00
	2.	Double Beneficiary Trust	Acceptance Fee	500.00	N/A
	3.	Junior Beneficiary Trust	Acceptance Fee	600.00	N/A
	4.	Additional Beneficiary	Acceptance Fee	50.00	50.00
B.	ANNUAL FEES			ALL COUNTIES Except Pima & Cochise	PIMA & COCHISE COUNTIES ONLY
	1.	Single Beneficiary Trust	Annual Fee	500.00	200.00
	2.	Double Beneficiary Trust	Annual Fee	750.00	N/A
	3.	Junior Beneficiary Trust	Annual Fee	750.00	N/A
	4.	Additional Beneficiary	Annual Fee	50.00	25.00
C.	ASSIGNMENT FEES			ALL COUNTIES Except Pima & Cochise	PIMA & COCHISE COUNTIES ONLY
	1.	Assignment of Funds/Money	Acceptance Fee	150.00	N/A
	2.	Assignment of Funds/Money	Annual Fee	150.00	N/A
	3.	Change of Payee under Trust Obligation	Acceptance Fee	150.00	N/A
	4.	Deed and Assignment of Beneficial Interest	Acceptance Fee	150.00	150.00
D.	COLLATERAL ASSIGNMENT OF BENEFICIAL INTEREST			ALL COUNTIES Except Pima & Cochise	PIMA & COCHISE COUNTIES ONLY
	1.	Collateral Assignment	Acceptance Fee	200.00	N/A
	2.	Collateral Assignment	Annual Fee	150.00	N/A
	3.	Collateral Assignment	Release Fee	100.00	N/A

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E702. SUBDIVISION TRUST FEES					
RATE CODE	DESCRIPTION			All Counties Except Pima & Cochise	Pima & Cochise Counties Only
E.	ASSIGNMENT OF COLLATERAL ASSIGNMENT			ALL COUNTIES Except Pima & Cochise	PIMA & COCHISE COUNTIES ONLY
	1.	Assignment of Collateral Assignment	Acceptance Fee	200.00	N/A
	2.	Assignment of Collateral Assignment	Annual Fee	150.00	N/A
	3.	Assignment of Collateral Assignment	Release Fee	100.00	N/A
F.	DOCUMENT EXECUTION FEES			All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1a.	Deed – Escrow closed by the Company	Subdivided Lot	30.00	30.00
	1b.	Lots in Excess of One (1)	Each, additionally	5.00 Max. \$200.00	2.50 Max. \$100.00
	1c.	Sectional Legal Description	-	75.00	30.00
	2a.	Deed – Escrow closed by another Company	Subdivided Lot	100.00	150.00
	2b.	Lots in Excess of One (1)	Each, additionally	5.00 Max. \$200	5.00 Max. \$150
	2c.	Sectional Legal Description	-	175.00	100.00
	3.	Deed of Full Release & Reconveyance	Execution & Verification	100.00	100.00
	4.	Deed of Partial Release & Reconveyance	Execution & Verification	100.00	100.00
	5.	Easement	Execution only	100.00	No Charge
G.	MISCELLANEOUS SERVICES			All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.	Addition of Property to Existing Trust		100.00	25.00
	2.	Amended Trust Declaration Fee		100.00	N/A
	3.	Acceptance of Amendment		100.00	N/A
	4.	Certificate(s) of Deposit or Letter(s) of Credit to be held for Depositories	Acceptance Fee	100.00	N/A
	5.	Certificate(s) of Deposit or Letter(s) of Credit to be held for Depositories	Annual Fee	100.00	N/A
	6.	Review and Analysis The minimum fee shall be \$100 plus \$50 per each additional half-hour or fraction thereof.	Hourly Rate	100.00	100.00
H.	ACCOUNTING & ADMINISTRATIVE SERVICES			All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.	Brokers Commission	Acceptance Fee	150.00	N/A
	2.	Broker's Commission	Annual Fee Includes one check out	200.00	N/A

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E702. SUBDIVISION TRUST FEES					
RATE CODE	DESCRIPTION			All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	3.	Check Service Fee	Per Check	10.00	4.50
I.		LEASE		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.		Acceptance Fee	200.00	No Charge
	2.		Annual Fee	150.00	No Charge
	3.		Transfer Fee	100.00	No Charge
J.		CERTIFICATE OF PURCHASE		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.		Acceptance Fee	200.00	150.00
	2.		Annual Fee	150.00	125.00
	3.		Transfer Fee	100.00	75.00
K.		OPTIONS TO PURCHASE		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.	Included in original trust	Acceptance	200.00	No Charge
	2.	Not included in original Trust	Acceptance	150.00	No Charge
	3.	Exercise of Option		150.00	No Charge
L.		FORFEITURE FEES		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.	Notice of Default		300.00	N/A
	2.	Notice of Forfeiture		300.00	N/A
	3.	Completion of Forfeiture Fee		300.00	N/A
M.		CLOSING & CANCELLATION FEES		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.	Closing or Distribution Fee	Single Beneficiary	250.00	100.00
	2.	Closing or Distribution Fee	Double Beneficiary	300.00	200.00
	3.	Closing or Distribution Fee	Junior Trust	250.00	100.00
	4.	Mutual Cancellation Fee	Any Trust	100.00	100.00
	5.	Sell Out. If all the property in the trust is sold or conveyed by the Trustee in the normal course of handling the subdivision, there will be no closing or distribution charge.		No Charge	No Charge

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

E702. SUBDIVISION TRUST FEES				
RATE CODE	DESCRIPTION		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
N.	RECORDING FEES		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
1.	When documents are recorded by the trust department, the recording fee(s) charged shall be the actual fee(s) charged by the County Recorder in which the property is located, in addition to any other charge(s) incurred and set forth herein.		Actual Charge	Actual Charge
O.	ADDITIONAL SERVICES		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
1.	In the event that additional services are requested by the parties or are required in order to service the trust as instructed by the parties, then those applicable rates set forth in this Escrow Manual shall be charged if and as incurred. Unless otherwise instructed in writing by the parties, said charges shall be charged to the party requesting or requiring such service(s), and shall be in addition to any other fees set forth in this Chapter.		Filed Rate	Filed Rate

NOVARE NATIONAL SETTLEMENT SERVICE, LLC

CHAPTER VIII – BUSINESS TRANSACTION ESCROW RATE

E801. BUSINESS TRANSACTION ESCROW RATE (All transactions must be approved in writing by the Escrow Manager of the appropriate County and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the transaction applies.)

This rate shall be applied to the following types of transactions:

- (a) Escrow transactions involving the sale of a business and/or business assets.
- (b) Stock Pledge Holder escrows in which capital stock of a corporation is pledged and will be held by the escrow agent or by its account servicing department as collateral for payment of a debt or performance of an obligation.

BUSINESS TRANSACTION ESCROW RATE		
Transaction Amount Up to and Including	Rate	
\$0 - \$25,000.00	\$ 300.00	
\$25,001.00 - \$40,000.00	\$ 400.00	
\$ 40,001.00 - \$60,000.00	\$ 550.00	
\$ 60,001.00 - \$90,000.00	\$ 675.00	
\$ 90,001.00 - \$130,000.00	\$ 825.00	
\$130,001.00 - \$180,000.00	\$ 985.00	
\$180,001.00 - \$210,000.00	\$1,285.00	
\$210,001.00 - \$350,000.00	\$1,495.00	
\$350,001.00 - \$400,000.00	\$1,695.00	
\$400,001.00 - \$450,000.00	\$2,295.00	
\$450,001.00 - \$500,000.00	\$2,895.00	
For Transactions in Excess of \$500,000		
Amount of Transaction	Fee Per \$5,000 or Fraction Thereof	Maximum Rate
From \$500,001 to \$1,000,000	Add \$5.00 per \$5,000 or fraction thereof	\$3,395.00
Over \$1,000,000	Add \$3.75 per \$5,000 or fraction thereof	As calculated

When documents are provided by the Parties or their Legal Counsel, then a discount of 50% shall be applied to the above escrow fee.

When additional services are required or requested by the Parties to close the transaction, the Additional Work Charge as set forth in Chapter 3 or other applicable fees as set forth in this Rate Manual shall be applied and shall be in addition to this rate.