

**Title Resource Group Settlement Services, LLC
d/b/a Convenient Closing Services**

GENERAL RULES-Effective ____ TBD ____

A. DEFINITION OF ESCROW

Escrow means any transaction wherein any property, money, written instrument or evidence of title or possession to real or 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 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 non-performance 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. (A.R.S. 6-801, as amended.)

B. FAIR VALUE

The fair value shall be construed as the full value of the property, including the encumbrances. Where a sale is not involved, the fair value shall be determined from all available information, i.e., unpaid principal balances of the Mortgages and/or contracts to which the property is subject.

C. COMPUTATION OF ESCROW FEE

See Chapter "1" for Basic Rate.

D. ADDITIONAL CHARGES

The charges set forth herein are additional charges. Any additional charges will be made when unusual conditions are encountered in the escrow or when special risks are assumed, or when special services are provided. Those additional charges not specifically scheduled require the consent in writing in advance of each person or entity obligated to pay all or any part thereof.

E. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic Charge applicable (Section A101) 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 is involved.

F. RATES AND CHARGES IN EFFECT PRIOR TO FILING

All rates contained herein become effective when approved by the Superintendent of Banks or by operation of law.

G. UNDIVIDED INTEREST, TRANSFER OF (WHEN SOLD SEPARATELY FROM REMAINING INTEREST)

Basic Charge applicable (Section E101) based upon the interest covered and/or the purchase price of the fair value thereof, whichever is the higher.

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CHAPTER I

ESCROW

A101. REFINANCE LOAN – Basic Charge

When the purpose of the transaction is replacing or revamping an existing loan, the (closing/escrow) charge shall be \$460.00.

A102. ABBREVIATED ESCROWS

An abbreviated escrow may be provided if a transaction involved the following escrow duties for a charge of \$150.00:

Receipt and disbursement of funds and/or
Acceptance and Distribution of documents

A \$100 charge will be assessed for taking signatures. If this task is combined with the duties as shown directly above, the combined charge will be \$250.00.

FORMULA:

- A. \$ 150 = Charge
- B. \$ 100 = Charge or A + B = Charge

CHAPTER II

MISCELLANEOUS SERVICES

A201. INTEREST BEARING ACCOUNTS – Basic Charge

In connection with an escrow, all funds in escrow may be placed in an interest bearing account upon the written request of all parties to the escrow. The funds will be placed in an account with the banking/savings institution chosen by said parties for a charge per account of \$50. The charge is for opening, servicing and closing out the account.

FORMULA: \$50 = Charge

A202. FUNDS MAINTENANCE FEE

When funds in the amount of \$25.00 or less remain in an escrow subsequent to the closing thereof, and said funds are unclaimed for a period of 90day or more, there shall be a charge of \$25.00, up to the amount held for maintenance of said funds.

FORMULA: \$25 = Charge

A203. PROCESSING SERVICE CHARGES

When services requiring additional work are provided, a processing fee will be charged. The following fees have been established for those services as follows:

Recording Service Charge (flat fee)	\$28.50
Wire Transfer Processing Fee (incoming & outgoing flat fee)	\$10
Non-Refundable Payoff Tracking and Processing Fee	\$75
Email Loan Document Fee (per loan)	\$75
Deed or Power of Attorney Preparation (per document)	\$100

A204. ADDITIONAL MISCELLANEOUS ESCROW SERVICES AND EXPENSES

SUMMARY ACCOUNT:

Because of the wide variation of services performed, it is impractical to establish rates for each type of transaction that may require escrow services. For transaction categories and services not included in this rate filing, Title Resource Group Settlement Services, LLC will, upon request, establish and provide a quotation of proposed rates based on an evaluation of the work and level of responsibility involved and the amount of money or value of property to be held in escrow.

This type of escrow service includes, but is not limited to, such services as (1) the receipt of funds and written instructions from the primary holder of the escrow and from a lender whose loan is to be insured, (2) the disbursement of such funds for the elimination of matters affecting title, and (3) accommodation signing, but only to the extent authorized under such instructions. The above list, although not exhaustive, is illustrative of such factors needed in establishing the service to be provided and the charges therein. The maximum escrow fee for Sub-escrow services shall not exceed seventy-five percent (75%) of the Basic Escrow rate as determined by the amount involved in the Sub-escrow transaction

CHAPTER III

OTHER ESCROW, ACCOUNT SERVICING AND SUBDIVISION TRUST RATES

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

1. Return Item (checks received not paid, each)	\$ 25.00
2. Check replacement fee (lost check)	\$ 25.00
3. Re-conveyance Tracking Fee	\$ 75.00
4. Additional Work Charges (per hour or any part of an hour)	\$ 75.00
5. Additional escrow check fee over 5 per transaction per customer (fee per check)	\$ 5.00
6. Holdback Fee	
a. Up to \$5,000	\$ 50.00
b. \$5,000 to \$20,000	\$100.00
c. \$20,000 plus	\$200.00
7. File Retrieval Fee	\$ 25.00
8. Non-escrow/Title Only Recording Fee	
a. Sale	\$ 50.00
b. Refinance	\$ 35.00
9. Recording Fee-Non Commercial-Non-Title Only (Per Document)	\$ 20.00
10. Commercial Recording Fee-Per Side each to Buyer and Seller	\$100.00
11. Stale Dated Check Fee	\$ 50.00
12. Escheat Account Administration Fee (for all deposits into Escheat Account)	\$ 50.00
13. Escheat Account Recovery Fee (for all disbursements from Escheat Account)	\$ 50.00