

**Stewart Title Company,
DBA
Stewart Title Agency &
DBA**



A Division of Stewart Title Company

**ESCROW FEES and RATES
State of Arizona**

**Escrow Rates Effective
February 24, 2025**

The Schedule of fees and charges shall supersede all Schedule Fees and Charges previously filed with the Arizona Department of Financial Institution pursuant to A.R.S. §6-846 et Seq. on behalf of Empire West Title Agency, LLC.

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**EMPIRE TITLE AGENCY
BASIC ESCROW RATE – ZONE 1**

Counties of Maricopa, Pinal, Pima, Graham, Greenlee, and Santa Cruz

Transaction Amount	Rate	Transaction Amount	Rate	Transaction Amount	Rate
Up to and Including	\$	Up to and Including	\$	Up to and Including	\$
110,000	816	410,000	1266	710,000	1664
120,000	832	420,000	1282	720,000	1676
130,000	846	430,000	1296	730,000	1688
140,000	862	440,000	1312	740,000	1700
150,000	876	450,000	1326	750,000	1712
160,000	892	460,000	1340	760,000	1724
170,000	906	470,000	1352	770,000	1736
180,000	922	480,000	1366	780,000	1748
190,000	936	490,000	1378	790,000	1760
200,000	952	500,000	1392	800,000	1772
210,000	966	510,000	1404	810,000	1784
220,000	982	520,000	1418	820,000	1796
230,000	996	530,000	1430	830,000	1808
240,000	1012	540,000	1444	840,000	1820
250,000	1026	550,000	1456	850,000	1832
260,000	1042	560,000	1470	860,000	1844
270,000	1056	570,000	1482	870,000	1856
280,000	1072	580,000	1496	880,000	1868
290,000	1086	590,000	1508	890,000	1880
300,000	1102	600,000	1522	900,000	1892
310,000	1116	610,000	1534	910,000	1902
320,000	1132	620,000	1548	920,000	1914
330,000	1146	630,000	1560	930,000	1924
340,000	1162	640,000	1574	940,000	1936
350,000	1176	650,000	1586	950,000	1946
360,000	1192	660,000	1600	960,000	1958
370,000	1206	670,000	1612	970,000	1968
380,000	1222	680,000	1626	980,000	1980
390,000	1236	690,000	1638	990,000	1990
400,000	1252	700,000	1652	1,000,000	2002
For Transactions over \$1,000,000 and up to \$5,000,000 add \$10.00 per \$10,000 or fractions thereof, for any amount in excess of \$5,000,000 add \$7.00 per \$10,000 or fraction thereof.					

**EMPIRE TITLE AGENCY
BASIC ESCROW RATE – ZONE 2**

Counties of Coconino, Yavapai, Mohave, Gila, Navajo, LaPaz, Yuma, and Apache

Transaction Amount	Rate	Transaction Amount	Rate	Transaction Amount	Rate
Up to and Including	\$	Up to and Including	\$	Up to and Including	\$
80,000	784	390,000	1236	700,000	1652
90,000	804	400,000	1252	710,000	1664
100,000	816	410,000	1266	720,000	1676
110,000	816	420,000	1282	730,000	1688
120,000	832	430,000	1296	740,000	1700
130,000	846	440,000	1312	750,000	1712
140,000	862	450,000	1326	760,000	1724
150,000	876	460,000	1340	770,000	1736
160,000	892	470,000	1352	780,000	1748
170,000	906	480,000	1366	790,000	1760
180,000	922	490,000	1378	800,000	1772
190,000	936	500,000	1392	810,000	1784
200,000	952	510,000	1404	820,000	1796
210,000	966	520,000	1418	830,000	1808
220,000	982	530,000	1430	840,000	1820
230,000	996	540,000	1444	850,000	1832
240,000	1012	550,000	1456	860,000	1844
250,000	1026	560,000	1470	870,000	1856
260,000	1042	570,000	1482	880,000	1868
270,000	1056	580,000	1496	890,000	1880
280,000	1072	590,000	1508	900,000	1892
290,000	1086	600,000	1522	910,000	1902
300,000	1102	610,000	1534	920,000	1914
310,000	1116	620,000	1548	930,000	1924
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For Transactions over \$1,000,000 and up to \$5,000,000 add \$10.00 per \$10,000 or fractions thereof, for any amount in excess of \$5,000,000 add \$7.00 per \$10,000 or fraction thereof.					

1 - GENERAL RULES

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 to a grantee, grantor, promise, promissory, oblige, obligor, bailee, bailor, or a designated agent or employee of any of them, delivery may be with or without transfer of legal or equitable title, or both, and irrespective of whether a debtor/creditor relationship is created. The transfer 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 shall occur upon the delivery or re-delivery to that person upon the contingent happening or non-happening of a specified event or performance or non-performance of a prescribed act, pursuant to mutually agreeable instructions to a neutral third party. Escrow includes subdivision trust (A.R.S. 6-801, as Amended).

B. BASIC ESCROW RATE

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

Zone	Counties
1	Maricopa, Pinal, Pima, Graham, Greenlee, and Santa Cruz
2	Coconino, Yavapai, Gila, Navajo, LaPaz, Mohave, Yuma, and Apache

If a particular escrow rate does not specify a specific zone or county in which it applies, then said rate shall apply to all zones and counties.

C. COMPUTATION FROM BASIC ESCROW RATE

C1. The rate shall always be applied on fair value as defined in E below, in multiples of \$10,000.00, including any fraction thereof.

C2. Whenever percentages of the Basic Escrow Rate are used herein, the charge arrived at from use of the percentage shall be rounded up to the nearest dollar.

C3. Unless otherwise instructed in writing by the parties, the escrow charges shall be paid one-half by the buyer and one half by the Seller.

C4. 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 or who will benefit by such services.

D. FAIR VALUE

The fair value shall be construed as the full value of the property, including the encumbrances. When a sale is not involved, the fair value shall be determined from all available information, i.e., number of encumbrances assessed value, etc. In no event shall it be less than the sum of the unpaid principal balances of the mortgages and or contracts to which the property is subject.

E. MINIMUM CHARGES

The charges set forth herein are minimum charges. Additional charges will be incurred when special services are requested. 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.

F. RATES AND CHARGES IN EFFECT

All rates contained herein become effective when approved by the State of Arizona Department of Financial Institutions or by operation of law.

G. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic charge is applicable on each separate sale, seller or exchanger involved, plus an additional \$100 per \$500,000.00 of value for the parcels combined. The applicable charge applies on the amount of each individual sale or exchange, even though there may be one common purchaser and the sale or exchanges are handled concurrently, and one or more separate escrows are involved.

H. TRANSFER OF UNDIVIDED INTEREST (OR WHEN SOLD SEPARATELY FROM REMAINING INTEREST)

Basic charge applicable, based upon the interest covered, the purchase price or the fair market value thereof.

I. UNIQUE ESCROW REQUIREMENTS / NEGOTIATED RATE

In some cases, due to unusual requirements the company may find it necessary to enter into contracts or agreements for various services to be rendered and the charge to be made thereon. All such requests must be submitted in full detail for consideration by the Chief Executive Officer, President or Escrow Operations Manager so authorized by the Company (authorized officer) and signed by all parties. This will allow the Company to maintain uniformity on projects of a similar nature and to offer prices, which are consistent with established escrow rates. Copy of signed agreement is to be placed in the escrow file for which it applies. Minimum rates shall not apply.

J. Deleted and reserved for future use.

2 - EXPLANATION OF CHARGES AND FEES

A. SALE ESCROW TRANSACTION

The minimum charge of 100% of the Basic Escrow Rate shall be based upon insurance issued, sales price, or fair value of the property in the escrow. Transaction fee and any additional charges that are applicable, shall be added to the Basic Escrow Rate.

*Discounts may be applied to this rate however the total may not go below the **Minimum of \$816.00 for Zone 1 and \$784.00 for Zone 2.**

B. ALL INCLUSIVE SERVICING TRANSACTION FEE

These fees will be charged equally ½ to the Buyer and ½ to the Seller, unless otherwise instructed in writing.

B1. Sale Transactions - Cash **\$200.00**

The following services are included in this fee:

Courier Delivery, Wire Transfer Fee
Overnight/Express Mail, Reconveyance Fees
E-Recording Service Fee

B2. Sale Transactions – Loan **\$400.00**

The following services are included in this fee:

Courier Delivery, Wire Transfer Fee
Overnight/Express Mail, Loan Tie-In Fee
E-Recording Service Fee, Electronic Document Deliver
Reconveyance Fee

*Other charges may apply for additional transaction requirements.

*Recording Fee will be charged at actual cost from the County Recorder.

*International overnight mail will be charged to the benefiting party.

*This rate does not apply to Commercial, Short Sale or Refinance Transactions.

B4. Commercial Sale Transaction Bundle **\$500.00 or Actual Cost**

These fees will be charged equally ½ to the Buyer and ½ to the Seller, unless otherwise instructed in writing.

This rate is all inclusive and includes the following:

Courier and Overnight Delivery Wire Transfer Fees
E-Recording Service Fee Reconveyance Fees

*Other charges may apply for additional transaction requirements.

*Recording Fee will be charged at actual cost from the County Recorder.

*International overnight mail will be charged to the benefiting party.

*When charged, these fees will be considered earned income and non-refundable.

C. LOAN ESCROW TRANSACTION

This is a bundled rate for escrow production and transaction fees combined.

- C1. Refinance or new financing** whether a lien is recorded or not. **\$400.00**
This is an all-inclusive rate which includes the following: reconveyance fee; two overnight delivery services, internal courier services; two (2) electronic funds transfer; one electronic transmission of loan documents, recording service fee and payment of 3 unsecured obligations. Additional services may be provided pursuant to charges contained herein.
- C2. Additional loans** processed with a new first loan. **\$150.00**
Will have an additional fee per loan added to the applicable sale transaction fee. The additional charge will be allocated equally between the Seller and Buyer unless otherwise mutually instructed. This is in addition to applicable escrow rate.
- C3.** The following charges are applicable on construction loans when the lender requests additional services, such as obtaining lien waivers and/or architectural approval amount. Work Charge of \$100.00 per hour. Rate shall be charged in 15-minute increments with a one hour minimum.
- C4. Commercial property refinance or new financing.** **\$500.00**
Whether a lien is recorded or not involving commercial property will have the above bundled rate.
This is an all-inclusive rate which includes the following: reconveyance fee; two overnight delivery services, internal courier services; two (2) electronic funds transfer; one electronic transmission of loan documents and payment of 3 unsecured obligations, recording service fee.
Additional services may be provided pursuant to charges contained herein.

D. LEASEHOLD

The Leasehold Escrow Rate shall be charged at 100% of the Basic Escrow Rate applicable for the county in which the escrow is handled based upon the fair value of the property leased or the total amount of the lease payments, whichever is less.

E. SUBDIVIDER AND BUILDER RATE

This rate is available to a builder, contractor, developer, or sub divider customarily engaged in such business for units being developed in a common promotional plan of contiguous properties.

6 – 20 Units	50% of Base Rate
21 – 50 Units	40% of Base Rate
51 or More Units	See County Manager

F. ESCROW SERVICES 200% of Basic Escrow

This rate is applicable for escrow services which do not involve the issuance of Title Insurance.

*Approval of the County Manager or Escrow Administrator must be obtained prior to acceptance of such a transaction.

G. SHORT SALE FACILITATION FEE: \$1000.00

In addition to the basic escrow fee, when Empire West Short sale Processing Division assists with facilitating the sale wherein the lender or lenders accept less than full payment for the balance due (short sale) an additional processing charge to be paid by the Seller. Said fee shall be added to the Sellers portion of the escrow fee. However, should the lender or lenders decline to allow all or a portion of said fee, the disallowed portion shall not apply.

H. SHORT SALE ESCROW TRANSACTION FEE

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 escrow fee in lieu of other miscellaneous charges that would normally be incurred by the Buyer and Seller to close the transaction. Said fee shall be charged 50% to the Seller and 50% to the Buyer or per contract.

Up to \$150, 0000	\$1200.00
\$150,001 to \$300,000	\$1400.00
\$300.001 to \$500,000	\$1600.00
\$500,001 to \$750,000	\$1900.00
\$750,001 to \$1,000,000	\$2100.00
Over \$1,000,000	Per Negotiated agreement

When charged, this fee will be considered earned income and non-refundable. However, should the lender or lenders decline to allow all or a portion of said fee, the disallowed portion shall not apply.

I. TRUSTEE’S SALE FEES:

All Trustee and Forfeiture Fees are based on the Principal Balance:

Less than	\$100,000.01	\$500.00
\$100,000.01 -	\$199,999.99	\$600.00
\$200,000.00 -	\$299,999.99	\$700.00
\$300,000.00 -	\$399,999.99	\$800.00
\$400,000.00 -	\$499,999.99	\$900.00
\$500,000.00 -	\$999,999.88	\$1,000.00
\$1,000,000.00 -	\$1,999,999.99	\$1,500.00

***Additional \$100.00 per \$100,000.00**

***Additional \$1,000.00 per \$1,000,000.00**

Document Prep Fee	\$60.00
Demand Letter Fee	\$60.00
Excess Proceeds Fee	\$250.00
Strict Performance Fee	\$100.00

Cancellation Fee –

Within the first month of the recording of the Notice of Sale \$300.00 plus costs

During the Demand Letter period \$100.00 plus costs

*The above charges DO NOT include cost for the following: mailing, recording, posting, or publishing as required by Arizona Statute or costs for an outside vendor.

*Investor Discount may be applied with a minimum charge of \$400.00.

*Does not include the County Recording Costs

J. SUBDIVISION TRUST CHARGES:

The following charges are the rates applicable for accounting and other services rendered in connection with a subdivision trust.

Beneficiary as referred to herein shall mean; one married couple, one partnership (limited, general or joint venture), and a corporation or limited liability company.

I1. SET UP FEES:

1.	Single Beneficiary Trust	\$150.00
2.	Double Beneficiary Trust	\$400.00
3.	Junior Trust (property in Senior Trust)	\$250.00
4.	Amendments to Trust Agreement	\$ 50.00
5.	Broker commission set-up fee	\$100.00

I2. ANNUAL FEES:

1.	Single Beneficiary Trust	\$150.00
2.	Double Beneficiary Trust	\$175.00
3.	Junior Beneficiary Trust	\$250.00
4.	Broker commission	96.00

Annual fees are payable in advance upon trust acceptance.

I3. ADMINISTRATIVE SERVICES:

1.	Deed and Affidavit Processing	
	a. Deed prepared by Empire West Title Agency	\$25.00
2.	Processing of Lease, Easement or another instrument	\$50.00
3.	Acceptance of assignment of beneficial interest (each)	\$50.00
4.	Federal or State Lease and/or State Certificate of deposit	
	a. Acceptance fee	\$50.00
	b. Annual fee	\$50.00
5.	Additional parcels (per parcel) into trust	\$50.00
6.	Option Fee	
	a. Acceptance fee (if not in original trust)	\$50.00
	b. When exercised	\$50.00
7.	Acceptance of Collateral Assignment (each)	\$50.00
8.	Broker commission –annual fee	\$50.00
9.	Check service fee –per check	\$10.00
10.	NSF Check Charge	\$25.00
	Special Handling not covered billed at \$75.00 per hour.	

I4. CLOSING OR DISTRIBUTION FEES:

1.	Single Beneficiary Trust	\$100.00
2.	Double Beneficiary Trust	\$150.00
3.	Mutual Cancellation fee	\$100.00

I5. FOREFEITURE FEES:

1.	Notice of Default	\$125.00
2.	Notice of Forfeiture	\$100.00
3.	Completion of Forfeiture Fee	\$125.00

3. ADDITIONAL FEES AND CHARGES

There are a variety of services and/or products that may be necessary or required to service escrows. The rates included in this section shall be charged if and as those services and/or products are provided if they are not already included in the transaction bundle. When charged, these fees will be considered earned income and non-refundable.

*Rates will be charged to the benefiting party unless otherwise instructed in writing.

A. RELEASE AND RECONVEYANCE TRACKING FEE \$100.00

A fee of \$100.00 per lien will be charged when handling the payoff of a loan if the release is not provided for recording through escrow, prior to closing escrow. This charge covers the additional record keeping expense of monitoring the follow through with the paid lender and record keeping and possible recording cost for a delayed reconveyance. The reconveyance processing fee is non-refundable once the real estate transaction to which it is attached is closed and recorded and is earned concurrent with issuing the payoff check at close.

When charged this fee will be considered earned income and non-refundable. However, should a lender or lenders (on a refinance, REO or a short sale transaction) decline to allow all or a portion of said fee, the disallowed portion shall not apply.

B. EXPRESS MAIL AND COURIER SERVICES

B1. Express Mail – \$30.00

Fee will be charged when overnight delivery service is required or requested on any document or package.

B2. Courier Service – \$30.00

Fee will be charged when courier services are necessary to retrieve or send documents from parties involved in the escrow transaction.

C. INTEREST BEARING ACCOUNT SET-UP \$50.00

Fee will be charged to the depositor of funds when escrow agent is requested to establish an interest-bearing account for funds deposited into escrow.

D. RECORDING FEE ACTUAL COUNTY COST

Transfer Documents	Cost for recording the Deed /APV shall be charged 50/50 . One half to the Buyer and one half to the Seller.
All Other Documents	To be charged to the party that requires it or benefits from it.

E. ELECTRONIC LOAN PACKAGE DELIVERY \$50.00

A per package fee will be charged when escrow agent processes a loan package sent by email from the lender or other party.

F. 1031 EXCHANGE \$100.00

When a 1031 exchange is part of a sale transaction this fee will be a charged in addition to the other transaction costs. This fee will be charged to the party who is doing the exchange.

G. COURTESY ESCROW SIGNING SERVICE \$150.00

Escrow signing services (document signatures/notarization) offsite or onsite may be available after normal business hours, close of business days, holidays or due to other time constraints. When signed by an authorized company employee per transaction package.

H. FILE MAINTENANCE AND DORMANT FUNDS \$120.00

There may be a maintenance fee collected in the amount of \$120.00 for accounting follow up, tracking of funds and if necessary, escheatment to the state of Arizona. This fee will be paid to Empire West Title Agency for funds remaining in an escrow account due to the payee's failure to negotiate funds. This fee will be implemented after the required time frames have lapsed. A written notice will be sent to the last known address of the payee and charge collected before escheatment of the funds to the State. In the event the fee incurred meets or exceeds the amount of the non-negotiated funds, the amount of the unclaimed funds shall be deemed payment in full.

I. HOURLY WORK FEE \$100.00/hour

This fee will be charged in 15-minute intervals when special services are requested and/or required. Minimum charge is one hour.

J. OUTGOING WIRE FEE

This fee will be charged per disbursement for issuance of funds via wire transfer. Fee shall be charged to the benefiting party (Buyer/Borrower or Seller) requesting said service.

Domestic Wire	\$20.00
International Wire	\$50.00

**K. PAYMENT OF UNSECURED DEBTS: 1st three checks N/C
\$15.00 /check after**

There shall be a charge for the payment of unsecured obligations wherein checks are issued to pay unsecured obligations such as, but not limited to, credit cards, personal property loans, and other merchandise or service-related accounts.

L. FIRPTA FILING FEE \$75.00

This charge shall apply when the transaction involves withholding of proceeds and payment of same to the Internal Revenue Service in connection with the Foreign Investment Real Property Tax Act.

M. DIRECT ESCROW DOCUMENTS

When escrow is required to prepare escrow instructions in lieu of a contract or lender instructions, there will be an additional charge for each instruction drawn to the applicable escrow rate.

Lender Escrow Instructions and Documentation	\$150.00
Contract Escrow Instructions	\$100.00

N. ACCOUNT SERVICING SET UP FEE \$20.00

Fees applies when setting up an account to service a note and deed of trust, Agreement for sale or lease for servicing by an account servicing company.

O. HOLDBACK OF ESCROW FUNDS \$100.00

When funds remain in escrow after closing at the request of the parties, this fee will be charged in addition to any other fees and collected at close of escrow.

P. SEPTIC / SEWER TRANSFER \$20.00

This fee will be charged when a transaction requires us to complete the on-line septic transfer documents according to the septic inspection results and transmit the information to the state.

Q. LENDER REQUIRED NETWORK PLATFORM \$20.00

This will be charged when the lender requires us to pay for the use of their e-platform secured portals.

R. INSPECTION FEE

This fee will be charged when an inspection of the property is required for the issuance of a title insurance policy. This fee is per inspection.

Same County as the place of settlement	\$100.00
County outside of the place of settlement	\$150.00

*This is a minimum fee. Should the inspection invoice be higher, actual cost will be charged.

4. SPECIAL RATES AND CHARGES

** No additional discounts can be applied to these rates.

** Minimum Rate applies.

- A. SENIOR CITIZENS RATE: 70% Rate**
This rate shall apply to Senior Citizens (65 and older) on residential transactions. It will be the responsibility of the party entitled to a discount to request it.
- B. GOVERNMENTAL ENTITIES**
Separate escrow service contracts may be entered into with Federal, State, County or Local government agencies for charges as agreed upon by and between the Company and governmental agency. Charges shall be not less than 50% of the applicable rate nor exceed 200 % of the applicable rate. The above rates are based upon difficulty of the escrow(s) and the volume of transactions. A fixed price may also be bid for government contracts. The minimum fixed price shall be not less than \$100.00 nor exceed \$500.00 per transaction.
- C. CORPORATE RELOCATION RATE: 70% Rate**
This rate shall apply to any person involved in an employer sponsored relocation program. This rate is applicable to either a buyer or seller.
- D. PUBLIC SAFETY RATE/TEACHERS /VETERANS 70% Rate**
This rate is available to employees of local or state law enforcement agencies, employees of federal law enforcement agencies employed in Arizona, and state and local fire department employees and teachers. It shall be the responsibility of the party entitled to a discount to request it.
- E. CHURCH OR CHARITABLE NON-PROFIT ORGANIZATIONS 70% Rate**
This rate is available to any church, charitable or like eleemosynary non-profit organization provided however, said church or charitable organization is duly recognized as such by the United States Department of Treasury, Internal Revenue Service and satisfactory evidence of such recognition is submitted to and accept by this company. The rate is 70% of the applicable rate.
- F. EMPLOYEE RATES N/C**
No base escrow fee will be charged to employees of the Company, its subsidiary or affiliated companies for policies issued in connection with the financing, refinancing, sale, or purchase of the employee's bona fide primary home property. Other costs will be charged as applicable. Waiver of such charges is authorized only in connection with those costs which the employee would be obliged to pay, by established custom, as a part to the transaction.
- G. INVESTOR RATE 70% Rate**
This rate is available to a volume user and investor, anyone who regularly deals in the buying and/or selling of Real Estate. This rate shall apply to all, or any portion of the escrow fee paid by the developer, volume user or investor.
- H. RATE MATCH**
Company may match any rate appropriately filed with the Arizona Department of Finance. This must be approved by the County Manager and any other party involved. Written agreement must be signed and kept in the file.

5. CENTRALIZED PROCESSING ESCROW FEES

For residential transactions conducted through Centralized Title Services initiated and coordinated through a national centralized platform, serving as a central point of contact and entry and primary contact with parties to the transaction. Centralized Title Services is a separate division of the Company that provides centralized title services for mortgage lenders, servicers, investors, and other institutional customers. The services described in this section do not include recording fees, transfer tax or any other governmental fees, any and all of which may be charged to buyer, seller, lender or other parties as appropriate, at the actual cost thereof. These fees apply to all Arizona counties.

A. Refinance Closing Fee **\$450.00**

Includes handling and processing of the refinance transaction, disbursement, post-closing review and recording services.

For Bulk transactions there shall be an additional charge of \$200.00 for each additional property.

B. Home Equity Closing Fee

1. Standard Closing Fee **\$225.00**

Includes handling and processing of the home equity transaction.

2. Expanded Closing Fee **\$370.00**

Includes handling and processing of the home equity transaction, one signing, up to two courier service fees, disbursement, post-closing and recording service.

C. Assumption Closing Fee **\$550.00**

Includes handling and processing of the assumption transaction, one signing, disbursement, post-closing and recording service.

D. Purchase Closing Fee

1. Standard Closing Fee **\$745.00**

Includes the handling and processing of the purchase transaction.

2. Expanded Closing Fee **\$1,710.00**

Includes the handling and processing of the purchase transaction, up to two wire transfer fees, up to two courier service fees, disbursement, post-closing review and recording service.

For Bulk transactions there shall be an additional charge of \$200.00 for each additional property.

E. REO Transaction Closing Fee **\$645.00**

Includes the handling and processing of the REO transaction, disbursement, post-closing review and recording service.

F. Manufactured Home Transaction Closing Fees

The Manufactured Home Transaction Closing Fee shall be the sum of the closing fee set forth in this section for refinance or purchase, as applicable, plus \$350 per title.

G. Construction Loan Transaction Closing Fees

- 1. Construction Loan (w/o Land Acquisition) \$450.00**
Includes the handling and processing of the construction loan, disbursement, post-closing review and recording service.

There shall be an additional charge of \$150 per draw after the initial disbursement.

- 2. Construction Loan (w/ Land Acquisition) Bundled \$1,710.00**
Includes the handling and processing of the construction loan, up to two wire transfer fees, up to two courier service fees, disbursement, post-closing review and recording service.

There shall be an additional charge of \$150 per draw after the initial disbursement.

H. Home Equity Conversion Mortgage “HECM” or Reverse Mortgage Transaction Closing Fee \$695.00

Includes the handling and processing of the Home Equity Conversion Mortgage “HECM” or reverse mortgage loan or refinance transaction.

I. Fund Transfer Transaction Closing Fee

The Fund Transfer Transaction Closing Fee shall be \$100 per Arizona property being transferred.

J. Securitization Transaction Closing Fee

The Securitization Transaction Closing Fee shall be \$100 per Arizona property being securitized.

K. Additional Fees and Charges

- Construction Draw Fee \$250.00 each
- Courier / Overnight Mail Delivery & Processing Fee \$25.00 each
- Demand / Payoff Ordering & Processing Fee \$100.00 per demand
- Disbursement / Funding Fee \$100.00
- Document Preparation Service Fee \$70.00 per document
- HOA Demand Ordering & Processing Fee \$50.00 per HOA
- Interest Bearing Account Set-Up Fee \$50.00
- Loan Tie-In Fee \$250.00
- Manufactured Home Title Processing Only Fee \$200.00
- Manufactured Home Conversion Processing Only Fee \$250.00
- Post-Closing / Remediation Fee \$50.00 per item
- Recording Service & Processing Fee \$30.00 per document
- Sub-Escrow Services Fee \$45.00
- Reconveyance Processing Fee \$45.00

- Tax Certificate Ordering & Processing Fee \$35.00
- Title Curative Processing Fee \$75.00
- Title Update / Bringdown / Datedown Fee \$25.00
- Wire Processing Fee \$25.00 per wire

L. MISCELLANEOUS SERVICES

Fees for services set forth in the Manual which are not listed as being included in this fee shall be charged to the party who has requested such services or who will benefit by such service and shall be in addition to this fee.

No other rate shall be applied to this rate.

M. COMPETITOR RATE

We may choose to match a written escrow fee quote from a competing escrow and/or title company, provided that:

- Competitor rate must be filed with the Arizona Department of Financial Services
- Copy of quote must be retained in file.
- Recording Fees and Additional Work Charges, if applicable, are in addition to the above Closing Fee.
- Rate may not be combined with any other discounted or special rate.
- Issuance of this rate must be approved by Escrow Administration.

** This rate is applicable for both Stewart Title Agency and Empire Title Agency

N. 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 appropriate Senior Vice President and signed by all pertinent parties. The negotiated rate agreement may in some instances be a reference to the rates and fees on the settlement statement for the transaction and the party(ies) approval of said settlement statement; in other instances, a written agreement may be an email from escrow advising of the rate and fees prior to or upon disbursement.

** This rate is applicable for both Stewart Title Agency and Empire Title Agency