



ESCROW RATE MANUAL AND SCHEDULE OF ESCROW FEES

STATE OF ARIZONA

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ESCROW GENERAL RULES

A. DEFINITION OF ESCROW

Escrow means any transaction wherein any property, money, written instruction or evidence of title or possession of real 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 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 or obligator, bailee, bailor, or designated agent of employee or any of them (A. R. S. 6-801). Escrow includes subdivision trusts and account servicing.

B. COMPUTATION FROM BASIC RATE

Whenever percentages of the basic escrow rates are used herein, the charge arrived at from use of the percentage shall be rounded up to the next dollar.

The rates shall always be applied on fair value as defined in Paragraph C below in multiples of \$5,000.00, including any fraction thereof.

C. FAIR VALUE

The fair value shall be construed as the full value of the property as determined by the Company from all available information, including but not limited to, amount of encumbrances, assessed value, etc.

The company may be entitled to rely on the value provided by the parties to an arms-length transaction.

D. SPECIAL RISKS/EXTRA WORK CHARGE

The charges set forth herein are minimum. A \$125.00 an hour additional work charge will be made when special services are requested. The customer will be notified, in writing, of the amount of the additional charges before they are incurred. In the event such charges are made, the deposit of final funds and the signing of final documents constitute approval of the charges. In all other situations, acceptance by the customer of the work performed shall constitute approval of the charges made.

Minimum: \$125.00

E. RATES AND CHARGES IN EFFECT PRIOR TO FILING

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

F. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic Charge applicable (Section 801) on each separate sale, seller or exchanger involved.

The applicable charge applied 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.

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

Basic Charge applicable (Section 801) based upon the interest covered, the purchase price or the fair value thereof, whichever is the higher.

H. DEPOSIT OF ESCROW FUNDS TO INTEREST BEARING ACCOUNT

Upon request, in writing, a customer may request the Company to deposit escrow funds into an interest bearing account. Such a request will be evaluated based on company procedures and the provisions of the Arizona Revised Statutes 6-834.

Charge: \$25.00

I. 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 all parties, any charges incurred for miscellaneous or additional services provided or requested by the parties shall be charged to the person who requested such service(s) or who will benefit by such service(s).

J. DIRECT TRANSACTION FEES

When escrow is required to prepare escrow instructions on transactions where no contract is provided to escrow, the Company will impose a work charge at the rate of \$125.00 per employee hour.

Minimum: \$125.00

K. ABANDONED/DORMANT FUNDS

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

This fee shall also apply to charges that occurred in escrow, wherein a payee 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.

There shall be a custodial charge of \$150.00, plus costs, if any, to escrow agent, beginning one hundred eighty (180) days from the date the initial check was disbursed or the date the funds became available for disbursement for any dormant funds in the amount of one-cent (\$.01) or more as evidenced by stale-dated checks, outstanding checks, and inactive escrow accounts pursuant to ARS Title 44, Chapter 3, Article 1.

One written notice will be mailed to the last known address within ninety (90) days prior to implementation of the charge.

Custodial charge shall be retroactive to the one hundred eighty-first (181) day following the disbursement or availability of funds.

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.

In the event the amount of the fee(s) incurred is/are less than the amount of funds held in escrow, then the amount of the funds remaining in the file shall be transferred to an escheatable bank account until submitted to the State as required by law.

ESCROW RATES

801 BASIC CHARGE - SALE

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the fair value of the property in the escrow. If additional charges are applicable, all such additional charges shall be added to the applicable Escrow Rate.

Charge: \$790.00 Minimum charge

802 BASIC CHARGE - LOAN

1. If transfer of title is involved : 100% of the Basic Escrow Rate
2. If concurrently with sale for the \$175.00 per loan
fair value of the land and
improvements :
3. If the owner or borrower is Flat rate - \$175.00
replacing, refinancing an existing
loan or adding a new loan:
4. Construction loans where the One-half of 1% of the amount of the loan
lender requests additional Minimum: \$300.00
services:
5. Commercial properties if the Flat rate - \$500.00
owner or borrower is replacing, for loan amount \$2,000,000.00 or less;
refinancing an existing loan Flat rate - \$750.00 for loan amount over
\$2,000,000.00

803 BASIC CHARGE – LEASEHOLD

1. Leasehold Escrow Rate for items other than oil, gas or mineral Leases
Charge: 100% of the Basic Escrow Rate

NOTE: Rate is based upon the fair value of the property leased or the total amount of the lease payments, whichever is less.

2. Leasehold Escrow Rate on oil, 250% of Basic Rate
gas or mineral lease estates, Rate (Minimum \$500.00)
state land and grazing leases

804 BASIC CHARGE - SUB ESCROW AND SIGNING SERVICE

Sub-escrow service may be provided in support of a primary escrow holder for a minimum charge of \$150.00 per escrow, plus actual costs incurred by Company in the closing transaction. Services available under this section are restricted to:

- A. The receipt of funds and written instructions from the primary escrow holder and from a lender whose loan will be insured under the primary escrow.
- B. The disbursement of such funds for the elimination of matters affecting title, but only to the extent authorized under such instructions.
- C. Prepare a transaction closing statement for the parties.

NOTE: This sub-escrow service does not include procuring demands or disbursement of funds to persons other than as instructed by the primary escrow holder.

The duties of the escrow agent shall be only the taking of signature on documents provided by the customer and coordination and recordation of those documents, fees charged by the County Recorder are a separate charge not included herein.

805 SPECIAL ESCROW REQUIREMENTS

Escrow service may be required in some cases and under conditions for which no rating structure has been specifically provided. In any such event, a charge shall be made which, in the opinion of the Company, appears to be consistent with its general pricing procedures, as set forth herein.

In certain instances, due to unusual requirements, with respect to the acquisition, selling, financing or development of a major project or the acquisition, selling re-financing of several properties, or more, or selling or purchasing of REO Properties (Real Estate Owned) it may be necessary to enter into agreements or contracts as to the various services to be rendered and the charges made thereon.

Such financing/re-financing, or developments are many times put out for bidding at rates to give the consumer savings whenever possible and to allow the Company to maintain a reasonable profit from such transactions.

Fee: Based upon Written Agreement
Minimum: \$50.00

SUBDIVISION RATES

806 BASIC CHARGE – SUBDIVIDERS AND BUILDERS

This rate is available to a builder, contractor, developer, or subdivider customarily engaged in such business for the units being developed. This rate shall apply to all or a portion of the escrow fee paid by the qualified party as described above.

1.	1 - 15 units	70% of Basic Rate
2.	16 - 30 units	60% of Basic Rate
3.	31 - 70 units	50% of Basic Rate
4.	71 - 200 units	40% of Basic Rate
5.	201 - 300 units	30% of Basic Rate
6.	301 - or more units	25% of Basic Rate

Minimum Rate: \$40.00

Subdividers and Builders - No loan tie-in fee on VA Loans
(Management approval required – special circumstances apply.)

No other rate shall be applied to this rate.

MISCELLANEOUS SERVICES

807 CHECK FEES

This fee shall be charged for each check issued after the first five (5) checks issued in connection with an escrow for any payment not directly affecting the real property covered in an escrow (i.e. payoff of credit card(s) or unsecured revolving credit account(s)).

Charge: \$5.00 per check

808 DELIVERY AND EXPRESS MAIL CHARGE

When the Company determines that it is required to use express delivery services, there will be a charge for this special handling. Services will include, but not be limited to, Federal Express, Airborne, UPS, Express Mail and local and special couriers.

Charge: \$30.00 per local and overnight delivery

809 ELECTRONIC DOCUMENTS ("eDocs")

Electronic documents received by the Company when accommodating the electronic transmission requires the Company to undertake additional work, including printing, potential reformatting or editing.

Charge: \$40.00 for the first loan and \$20.00 for the second loan in same transaction

810 INSPECTION FEE

When an inspection of the subject property is required the following fee shall apply:

Charge: \$ 100.00 per inspection

811 MANUFACTURED UNIT(S) / AFFIXTURE PROCESSING FEES

The term "unit" shall mean a single manufactured dwelling, trailer or other modular or manufactured structure used for residential or commercial purposes which requires the processing of Manufacturer's Certificate(s) of Origin, Certificate(s) of Title and/or Affidavit(s) of Affixture.

Said processing fee shall be in addition to the escrow rate charged for closing the transaction.

Charge: \$150.00 per unit (Transfer of Title/Affidavit of Affixture)

NOTE: Extra work charges may apply.

812 RECORDING SERVICES – RESIDENTIAL

This charge is applicable on all transactions involving residential property (dwelling and residential vacant land).

This charge includes recording fees charged by the applicable County Recorder's Office, recording service fees charged by outside vendors or fees for the manual delivery of recording documents to the applicable County Recorder, and processing and mailing fees incurred by the Company.

Any excess recording fees collected shall be considered fees earned by the Company and non-refundable.

A. FLAT RATE RECORDING SERVICE FEE

This rate shall apply to escrows handled by the Company in any state or county.

Charge: \$80.00 for cash transactions
Charge: \$80.00 for refinance or new loan – no sale included
Charge: \$120.00 for sales with one or more new loans

The above fees shall be considered earned at close of escrow and shall be non-refundable. If an institutional lender requires that the recording fee be itemized, Escrow Agent shall comply with those written instructions and the recording fees will be charged in accordance with the actual county recorder pursuant to ARS 11-475 and shall be assessed to the parties in accordance with established custom.

813 RECORDING SERVICES – COMMERCIAL TRANSACTIONS

Charge: \$150.00 for Sales and Refinance transactions

The above fees shall be considered earned at close of escrow and shall be non-refundable. If an institutional lender requires that the recording fee be itemized, Escrow Agent shall comply with those written instructions and the recording fees will be charged in accordance with the actual county recorder pursuant to ARS 11-475 and shall be assessed to the parties in accordance with established custom.

814 RECONVEYANCE FEE

The charge for reconveyance services will be \$100.00 per reconveyance.

815 TRACKING FEE

This fee may be charged when handling the payoff of a loan when the release is not furnished at close of escrow. This charge covers the additional expense of monitoring the follow through with the paid lender, the additional record keeping expense of a delayed reconveyance, and charges which may be incurred by the employment of a third party vendor to provide this service. The above charge includes the recording fee for one release. This fee is non-refundable.

Charge: \$75.00 per reconveyance

816 WIRE TRANSFER FEE

Charge: No Charge

817 CONSTRUCTION DISBURSEMENT SERVICES

This rate is based on the disbursement total on controlled construction disbursements for escrow transactions.

An additional fee may be charged for each disbursement and/or inspection that exceeds the original written agreement. Such additional charges shall be agreed to in writing prior to being charged.

A. Commercial Disbursement Services:

<u>Disbursement Total</u>	<u>Escrow Fee</u>
Up to \$200,000	\$1,000.00
\$200,001 to \$500,000	\$2,000.00
\$500,001 to \$800,000	\$3,000.00
\$800,001 to \$2,000,000	\$4,000.00
\$2,000,001 to \$5,000,000	\$5,000.00
Over \$5,000,000.	Quotation after full review of project with all parties.

B. Residential Disbursement Services:

This rate is intended for institutional lenders and for owners using their own cash to fund the construction of a residential unit.

Escrow fee for residential construction disbursement shall be negotiated in advance and in writing and is based on the complexity and requirements of the transaction.

Minimum: \$500.00
Maximum: \$2,500.00

NOTE: Escrow Administrator approval required.

818 PROCESSING FEE

A. Residential

Charge: \$450.00

The following services shall be included in the above fee:

1. Electronic Doc Charges
2. Local Delivery Service
3. Overnight Delivery Service
4. Reconveyance Tracking Service
5. Wire Transfer/Service Fee
6. Checks for installment/Creditor payments
7. Recording Fee

819 BUNDLED ESCROW SERVICE FEE- RESIDENTIAL REFINANCE

Qualification for Bundled Escrow Service Fee requires Twenty five (25) Residential refinance loan transactions from one lender, if requested. For transactions which do not qualify in this section, the escrow rate shall be in accordance with Section 802 Basic Charge – Loan.

A. Residential refinance transactions - the escrow rate shall be the sum of Four Hundred Dollars (\$400.00) on first loan, this rate is inclusive of the following services:

- 1) Branch Office Signing Services;
- 2) Electronic Doc Charges;
- 3) Local Courier (Includes up to 2);
- 4) Overnight Delivery Service (Includes up to 2);
- 5) Reconveyance Tracking Fees
- 6) Recording Fees*
- 7) Wire Service;
- 8) Up to 5 checks for installment/creditor payments

* In the event the lender requires that the recording fee be charged as a separate item and not included in the Bundled Rate, the company shall remove \$50 from said Bundled Rate.

B. Additional service charges may apply as follows:

- Charge: \$75.00 escrow charge for each additional new loan;
- Charge: \$30.00 per overnight delivery over two;
- Charge: \$30.00 per local courier over two;
- Charge: \$50.00 document preparation such as deeds, subordination agreements and releases necessary to facilitate the transaction;
- Charge: \$10.00 per check for payment of installment/creditor payments beginning with the sixth check

820 ABBREVIATED ESCROW – COMMERCIAL TRANSACTIONS

An abbreviated escrow service is an escrow function which provides only the following services by the escrow agent:

1. Write for loan payoff statements and disburse loan proceeds in order to eliminate matters of record.
2. Prepare a transaction closing statement for the parties.
3. Issue up to five (5) checks. Additional checks in excess of five (5) would be charged at the rate of \$10.00 per check.
4. Coordination and recordation of documents. Fees charged by the County Recorder are a separate charge, not included in the abbreviated escrow fee.

Charge: \$250.00 plus actual costs incurred by the Company in closing the transaction.

821 FLAT RATE ESCROW FEE – SHORT SALE TRANSACTIONS

This rate is available on all residential short sale transactions. A short sale is a sale of real estate in which the sale proceeds fall short of the balance owed on the property's loan. It often occurs when a borrower cannot pay the mortgage loan on their property, and the lender agrees to accept a moderate loss or short payoff.

When this rate is utilized, there will be no additional charge for tracking fees, electronic doc charges, recording fees, courier fees, overnight delivery service, wire fees, or loan tie-in fees.

<u>Purchase Price</u>	<u>Escrow Fee</u>
Up to \$200,000	\$1,250.00
\$200,001 to \$500,000	\$1,600.00
\$500,001 to \$750,000	\$1,900.00
\$750,001 to \$1,000,000	\$2,150.00
Over \$1,000,000	100% of the Basic Escrow Rate + \$1000

822 REO (REAL ESTATE OWNED) SALE ESCROW RATE – 1-4 SINGLE FAMILY RESIDENCE PROPERTY

No other rate shall be applied to this rate, without written management approval. A portion of this rate may be paid to the title provider for sub-escrow services.

The rates shall be as follows:

	Description	Rate
A.	<p style="text-align: center;">Basic REO Escrow Service Fee</p> <p>This rate does not include charges incurred for any other services which are filed separately in this rate manual. Such charges shall be in addition to this rate.</p>	\$1,100.00
B.	<p style="text-align: center;">Premium REO Escrow Service Fee</p> <p>This rate shall include receipt and printing of one (1) electronic loan package, two (2) courier and overnight delivery fees, and recording filing service fees and one (1) loan tie-in fee.</p>	\$1,300.00
C.	<p style="text-align: center;">Premium Plus REO Escrow Service Fee</p> <p>This rate shall include 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 and two loan tie-in fees.</p>	\$1,500.00

NOTE: The Basic, Premium and Premium Plus REO Escrow Fees shall be paid one-half by buyer and one-half by seller unless otherwise instructed.

Additional Service Fees: All other miscellaneous service charges not included in the rate(s) above, shall be charged as provided in this Escrow Rate Manual to the party who has requested such service or who will benefit by such service and shall be in addition to the rates above.

823 SEPTIC TRANSFER (ADEQ)

Transactions which require the transfer of a septic system pursuant to ADEQ requirements.

Charge: \$50.00 per transfer

824 HOLDBACK

Upon request, in writing, a customer may request the company to hold funds after close of escrow.

Charge: \$100.00 for set up and holding funds up to one month after close of escrow. This fee will also include the interest bearing account set up fee if requested.

SPECIAL RATES

825 AFFINITY GROUPS AND DEFINED BENEFIT GROUPS

This rate is available to groups that offer packaged, bulk or bundled real estate services to specified groups of buyers and/or sellers.

Minimum Rate: \$75.00

Maximum Rate: 70% of the Basic Escrow Rate

Minimums apply as set forth in Section 801.

826 CHARITABLE NON-PROFIT ORGANIZATIONS, GOVERNMENT AGENCIES AND CHURCHES

This rate is available to non-profit organizations, including, but not limited to, health facilities, churches, retirement centers and similar users and governmental agencies.

Charge: 50% of Basic Escrow Rate

Minimum not less than 50% of the Basic Escrow Rate as set forth in Section 801.

(Escrow Administrator approval required.)

827 EMERGENCY RELIEF RATE

This rate is available to parties requesting a discount as a result of the parties being subject to a State or Federally declared disaster area within the State of Arizona.

Charge: 75% of the Basic Escrow Rate.

Minimums apply as set forth in Section 801.

828 EMPLOYEE RATE

This rate is available to all employees of the Company, its subsidiaries and agents (including employees on approved retirement).

For escrows handled by the Company in connection with the financing, refinancing, sale or purchase of:

Primary Residence	No Charge
Secondary/Investment Properties	70% of the applicable rate

Such 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.

829 FEDERAL, STATE OR MUNICIPAL AGENCIES

Separate contracts may be entered into with governmental, state or municipal agencies for the furnishing of escrow services.

Charge: 70% of the Basic Escrow Rate.

Minimums apply as set forth in Section 801.

830 INVESTORS, REALTORS, MORTGAGE BROKERS AND LENDERS

This rate is available to any licensed real estate associate, broker, investor, mortgage banker, bank, savings and loan and insurance underwriter.

Charge: 70% of the Basic Escrow Rate

Minimums apply as set forth in Section 801.

831 LOW INCOME HOMEBUYER DOWN PAYMENT ASSISTANCE PROGRAM

This rate is applicable to a buyer who qualifies under an assisted loan program. Such rates are authorized only in connection with escrow rate which the buyer would be obligated to pay by established customs.

Charge: 60% of the Basic Escrow Rate applicable to Buyer

832 RELOCATION RATE

This rate shall apply to purchases and sales of an employee's home as a result of a corporate or government relocation. Such 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.

Charge: 70% of the Basic Escrow Rate.

Minimums apply as set forth in Section 801.

833 NEGOTIATED RATE

Under certain circumstances Magnus Title Agency reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by management and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

834 COMPETITOR RATE

The Company may choose to match written escrow quotes received from a competing escrow and/or title company, providing:

- Competitor rate must be filed with and approved by Arizona Department of Financial Institutions.
- Copy of quote must be retained in file.
- Recording Fees and Additional Work Charges, if applicable, are in addition to the above Basic Charge.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Rate may not be combined with any other discounted or special rate.
- Issuance of this rate requires Escrow Administration Approval.

835 FIRPTA PROCESSING FEE

This fee is for processing FIRPTA documents as required by the Internal Revenue Service relating to the reporting of the sale of real property by foreign sellers.

➤ Charge to Seller -----\$150.00

836 FIRST RESPONDER/VETERAN/MILITARY

This rate is available to any First Responder/Veteran/or Military person party to an escrow. A First Responder includes police officers, firefighters, emergency personnel, active or retired military, National Guard and Red Cross employees. The person requesting the rate must present proof of employment or military ID.

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

837 SENIOR CITIZEN RATE

This rate is available to all persons of the age 65 years or older on or before the close of escrow date. The person requesting this rate must present proof of age.

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

838 ASSIGNMENT FEE

This rate is for processing each assignment as required by the purchase contract. Investor discount (830) does not apply.

Charge: \$200.00 per assignment.

ESCROW RATES

Amount	Escrow Fee	Amount	Escrow Fee	Amount	Escrow Fee
\$50,000	\$790	\$290,000	\$1,030	\$530,000	\$1,270
\$55,000	\$795	\$295,000	\$1,035	\$535,000	\$1,275
\$60,000	\$800	\$300,000	\$1,040	\$540,000	\$1,280
\$65,000	\$805	\$305,000	\$1,045	\$545,000	\$1,285
\$70,000	\$810	\$310,000	\$1,050	\$550,000	\$1,290
\$75,000	\$815	\$315,000	\$1,055	\$555,000	\$1,295
\$80,000	\$820	\$320,000	\$1,060	\$560,000	\$1,300
\$85,000	\$825	\$325,000	\$1,065	\$565,000	\$1,305
\$90,000	\$830	\$330,000	\$1,070	\$570,000	\$1,310
\$95,000	\$835	\$335,000	\$1,075	\$575,000	\$1,315
\$100,000	\$840	\$340,000	\$1,080	\$580,000	\$1,320
\$105,000	\$845	\$345,000	\$1,085	\$585,000	\$1,325
\$110,000	\$850	\$350,000	\$1,090	\$590,000	\$1,330
\$115,000	\$855	\$355,000	\$1,095	\$595,000	\$1,335
\$120,000	\$860	\$360,000	\$1,100	\$600,000	\$1,340
\$125,000	\$865	\$365,000	\$1,105	\$605,000	\$1,345
\$130,000	\$870	\$370,000	\$1,110	\$610,000	\$1,350
\$135,000	\$875	\$375,000	\$1,115	\$615,000	\$1,355
\$140,000	\$880	\$380,000	\$1,120	\$620,000	\$1,360
\$145,000	\$885	\$385,000	\$1,125	\$625,000	\$1,365
\$150,000	\$890	\$390,000	\$1,130	\$630,000	\$1,370
\$155,000	\$895	\$395,000	\$1,135	\$635,000	\$1,375
\$160,000	\$900	\$400,000	\$1,140	\$640,000	\$1,380
\$165,000	\$905	\$405,000	\$1,145	\$645,000	\$1,385
\$170,000	\$910	\$410,000	\$1,150	\$650,000	\$1,390
\$175,000	\$915	\$415,000	\$1,155	\$655,000	\$1,395
\$180,000	\$920	\$420,000	\$1,160	\$660,000	\$1,400
\$185,000	\$925	\$425,000	\$1,165	\$665,000	\$1,405
\$190,000	\$930	\$430,000	\$1,170	\$670,000	\$1,410
\$195,000	\$935	\$435,000	\$1,175	\$675,000	\$1,415
\$200,000	\$940	\$440,000	\$1,180	\$680,000	\$1,420
\$205,000	\$945	\$445,000	\$1,185	\$685,000	\$1,425
\$210,000	\$950	\$450,000	\$1,190	\$690,000	\$1,430
\$215,000	\$955	\$455,000	\$1,195	\$695,000	\$1,435
\$220,000	\$960	\$460,000	\$1,200	\$700,000	\$1,440
\$225,000	\$965	\$465,000	\$1,205	\$705,000	\$1,445
\$230,000	\$970	\$470,000	\$1,210	\$710,000	\$1,450
\$235,000	\$975	\$475,000	\$1,215	\$715,000	\$1,455

\$240,000	\$980	\$480,000	\$1,220	\$720,000	\$1,460
\$245,000	\$985	\$485,000	\$1,225	\$725,000	\$1,465
\$250,000	\$990	\$490,000	\$1,230	\$730,000	\$1,470
\$255,000	\$995	\$495,000	\$1,235	\$735,000	\$1,475
\$260,000	\$1,000	\$500,000	\$1,240	\$740,000	\$1,480
\$265,000	\$1,005	\$505,000	\$1,245	\$745,000	\$1,485
\$270,000	\$1,010	\$510,000	\$1,250	\$750,000	\$1,490
\$275,000	\$1,015	\$515,000	\$1,255	\$755,000	\$1,495
\$280,000	\$1,020	\$520,000	\$1,260	\$760,000	\$1,500
\$285,000	\$1,025	\$525,000	\$1,265	\$765,000	\$1,505

ESCROW RATES

\$770,000	\$1,510
\$775,000	\$1,515
\$780,000	\$1,520
\$785,000	\$1,525
\$790,000	\$1,530
\$795,000	\$1,535
\$800,000	\$1,540
\$805,000	\$1,545
\$810,000	\$1,550
\$815,000	\$1,555
\$820,000	\$1,560
\$825,000	\$1,565
\$830,000	\$1,570
\$835,000	\$1,575
\$840,000	\$1,580
\$845,000	\$1,585
\$850,000	\$1,590
\$855,000	\$1,595
\$860,000	\$1,600
\$865,000	\$1,605
\$870,000	\$1,610
\$875,000	\$1,615
\$880,000	\$1,620
\$885,000	\$1,625
\$890,000	\$1,630
\$895,000	\$1,635
\$900,000	\$1,640
\$905,000	\$1,645
\$910,000	\$1,650
\$915,000	\$1,655
\$920,000	\$1,660
\$925,000	\$1,665
\$930,000	\$1,670
\$935,000	\$1,675
\$940,000	\$1,680
\$945,000	\$1,685
\$950,000	\$1,690
\$955,000	\$1,695
\$960,000	\$1,700
\$965,000	\$1,705
\$970,000	\$1,710

\$975,000	\$1,715
\$980,000	\$1,720
\$985,000	\$1,725
\$990,000	\$1,730
\$995,000	\$1,735
\$1,000,000	\$1,740

\$1,000,001 to \$2,500,000 add per \$5000 of fraction thereof \$3.50;
Over \$2,500,000, Escrow Rate Based on Quotation, minimum
\$1,500.00

ACCOUNT SERVICING FEES

Setup Fees

In House Setup fee without impounds	\$100.00
In House Setup fee with impounds	\$225.00
Sub account that requires separate balance	\$100.00
Setup fee- NON-Magus Escrowed	\$150.00
Set up fee NON-Magnus Escrowed with impounds	\$275.00
Setup Wrap	\$150.00

Account Processing Fees

Monthly	\$12.00 (includes one check or DD)
Quarterly	\$36.00
Semi-annual	\$72.00
Annual	\$144.00
Each additional check or direct deposit	\$6.25
Monthly tax & insurance fee (1 tax & 1 insurance)	\$12.00
Each additional impound item	\$6.25

Additional Service Fees

Extend all due and payable date	\$50.00
Modify all other terms/conditions (1 term)	\$100.00
Each additional term being modified	\$25.00
Assignment/Assumption	\$100.00
Name Change	\$50.00
Add & Demand Notice	\$100.00
NSF fee	\$25.00
(Plus any applicable bank charges)	
Holding Account	\$75.00
Amortization Schedule	\$25.00
Cancellation of Account Servicing (prior to payoff date)	\$100.00
Duplicate Year-end Statement (hard copy)	\$10.00
Stop payment fee	\$25.00
Escheatment Fee	\$25.00
Wire fee	\$15.00
Release and Reconveyance fee	\$100.00
Non-scheduled impound analysis	\$25.00
Statement Fees	\$100.00
(Payoffs, assignment, status, assumption, etc)	
Partial Release (legal must be provided)	\$125.00
Update on statements	\$35.00
Rush on statements	\$25.00
Late notice	\$20.00
Verification of mortgage (with 12 month history)	\$25.00
Research/Special handling	\$35.00 per hour
Close out fee	\$100.00

Recording Fees- This charge is the actual fee charged by the County Recorder in each county

FEE SCHEDULE IS SUBJECT TO CHANGE WITHOUT PRIOR NOTICE