SUMMERLIN TITLE AGENCY, LLC

and

RULES AND PLANS RELATING THERETO

FORWARD

This schedule of Rates, Manual of Classifications and Rules and Plans Relating Thereto is filed with the Arizona State Department of Financial Institutions, in accordance with Article 4, Chapter 7, Title 6,		
Arizona Revised Statu	tes.	
•	the Schedule of Escrow Service of effective <u>January 4, 2023</u>	ce Rates, Manual of Classifications and Rules and
	EOF, the Manager of Summer day of	lin Title Agency, LLC have hereunto set their hands, 2023
		SUMMERLIN TITLE AGENCY, LLC
		BY:
		Adam C. Pakes, CEO

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APPENDIX A

STANDARD CODE LIST FOR

ARIZONA STATE DEPARTMENT OF

FINANCIAL INSTITUTIONS

CODE	DESCRIPTION OF TRANSACTION
901	Escrow - Basic Charge (Sale)
902	Escrow - Basic (Loan)
903	Escrow - Charge (Leasehold)
904	Escrow - (Subdivision/Commercial)
905	Escrow - (Corporate Employee Relocation Rate)
906	Escrow - (Corporate Employee Relocation Rate)
907	Escrow - Abbreviated
908	Escrow - Manufactured Home Dealer/Broker
910	Escrow – Interest Bearing Accounts
911	Account Servicing Charges
912	Trustee's Sale Charges

SUMMERLIN TITLE AGENCY, LLC

BASIC ESCROW RATE (MOHAVE COUNTY)

Amounts To Rate	
\$10,000 \$350	
20,000 350	
30,000 350	
40,000 350	
50,000 350	
60,000 350	
70,000 350	
80,000 350	
90,000 350	
100,000 350	
110,000 386	
120,000 396	
130,000 416	
140,000 436	
150,000 446	
160,000 456	
170,000 470	
180,000 478	
190,000 486	
200,000 494	
210,000 500	
220,000 507	
230,000 514	
240,000 521	
250,000 528	
260,000 535	
270,000 542	
280,000 549	
290,000 556	
300,000 562	
From \$300,001 to \$1,000,000	
Add per \$10,000 or fraction thereof	6.00
Over \$1,000,000 add per \$10,000	
Or fraction thereof.	3.50

ESCROW 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 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 connection with the sale, transfer, encumbrance or lease of real or personal property, to be delivered or re delivered by that person upon contingent happening or nonhappening 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, promise, promisor, oblige, obligor, bailee, bailor, or designated agent or employee or any of them. (A.R.S. 6-801)

B. COMPUTATION FROM BASIC RATE

- 1. The rates shall always be applied on fair value as defined in D. below in multiples of \$10,000.00 including any fraction thereof, unless a set flat rate charge applies.
- 2. Whenever the Basic Escrow Rate is calculated herein, the charge arrived at from the calculation will be rounded up to the next whole dollar amount.
- 3. Whenever a percentage of a Basic Rate is calculated due to the application of a discounted rate, or due to allocation of a percentage of the Basic Rate between parties to the escrow, the charge arrived at from the calculation will be rounded up to the next whole dollar amount.

C. EMPLOYEE RATES

This rate is available to any employee of a Title Company.

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

1. primary residence no charge

2. secondary properties 50% of the Basic Escrow Rate

Note: Employee must pay recording fees, if applicable.

D. FAIR VALUE – DEFINED

The "Fair Value" shall be construed as the sales price of the property. Where a sale is not involved, the "Fair Value" shall be the principal amount of the new loan.

E. MINIMUM CHARGES AND WORK CHARGES

Charges may be made at an hourly rate of \$100.00 per hour when unusual conditions are encountered or when special services are provided (with ½ hour minimum).

F. MANUFACTURED HOMES

Additional charges shall apply for obtaining the MSO (Manufacturers State of Origin) or the original Certificate of Title for a manufactured home and preparation of the Affidavit of Affixture or Transfer of Title. This charge does not include the fee necessary to record the Affidavit of Affixture with the County Recorder's office or any charge incurred if an outside title service is used.

Charge -\$100.00 per Affidavit of Affixture or Transfer of Title

G. HOLDBACK OF FUNDS

Additional charges shall apply to prepare a Holdback Agreement and monitor funds held in the escrow trust account after close of escrow.

Charge - \$100.00 per Holdback Agreement

H. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic Escrow Rate applicable (Section 901) on each separate sale, seller or exchange involved.

The Basic Escrow Rate 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.

I. UNDIVIDED INTEREST, TRANSGER OF (WHEN SOLD SEPERATELY FROM THE REMAINING INTEREST)

Basic Escrow Rate applicable (Section 901) based upon the interest covered, the purchase price or the fair value thereof, whichever is higher.

J. MAINTENANCE CHARGES

- 1. \$25.00 per month for maintaining funds in our escrow account after an escrow is in dispute and we have given both parties (Seller and Buyer) at least thirty days notice that said charge will accrue until the entire sum in the escrow has been exhausted, or the dispute has been resolved by mutual agreement or by court order, any applicable appeal period having lapsed, and the remainder is distributed accordingly.
- 2. \$25.00 for the re-issuance of any check not cashed after six months have elapsed since the date of issuance.
- 3. \$25.00 per month to maintain the funds in our account after one year has elapsed with a check remaining uncashed and unclaimed, until the entire sum of said uncashed check has been exhausted or claim has been made for the remainder, or in the event of five years elapses, any unclaimed remainder will be sent to the State escheat fund.

K. SENIOR CITIZEN'S RATE

This rate shall apply to Senior Citizens (age 60 and over). Charge: 80% of the Basic Escrow Rate.

L. INVESTOR, REALTOR, PUBLIC SERVANT, MILITARY OR VETERAN RATE

This rate shall apply to Investors, Realtors, Active Military, Veterans and Public Servants to include, but not limited to, teachers, policemen, firefighters, and emergency medical personnel. Charge 70% of the Basic Escrow Rate.

M. CHURCHES OR NON-PROFIT ORGANIZATION RATE

This rate shall apply to Churches and Non-Profit Organizations. Charge is 70% of the Basic Escrow Rate.

N. GOVERNMENTAL CONTRACTS

The Company may enter into separate contracts with Federal, state or local governmental agencies or their contractors for escrow services. Rates and fees will be based upon the volume of the transactions and responsibilities and duties to be performed. The fee to be charged shall be included in the contract proposal.

O. RATES AND CHARGES IN EFFECT PRIOR TO FILING

Rates and/or charges contracted for by the Company prior to the effective date of the filing, and which deviate from this filing, shall remain in effect, until expiration of said contract.

P. CONSTRUCTION CONTROLLED ESCROW FEES

- (i) These charges shall be in addition to the Basic Escrow Fee: \$25.00 per draw
- (ii) For disbursements of funds pursuant to a construction contract, where no title insurance products are being provided, the rate shall be \$250.00

Q. HIGH VOLUME RELOCATION COMPANIES

For High Volume Relocation Companies, the rate shall be \$600.00 inclusive of miscellaneous fees.

R. SHORT SALE ESCROW RATE

This rate shall apply when the transaction involves a "short sale" to be approved by an institutional lender. Charge 150% of the Basic Escrow Rate.

S. INSPECTION FEE

\$50.00 per inspection, if required, on residential and commercial transactions (this does not apply to construction controlled accounts when use of an outside vendor is required).

T. NEGOTIATED RATE

The Company reserves the right to negotiate fees. Any such negotiated rate agreement must be in writing, signed by the parties to the agreement, and approved by the Company President. A copy of the agreement shall be maintained outside of the filed escrow rates.

U. REO TRANSACTIONS

When fees are invoiced to the Company for services provided by required Seller coordinating companies, said fee shall be charged in addition to the Basic Escrow Charge (Sale).

V. GEOGRPHICAL APPLICATION OF RATES

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

W. CHARGE FOR PAYMENT OF UNSECURED LOANS/CREDIT CARDS

For requests that the Company issue checks or wires for payment of credit cards or other debt not secured by the real property that is the subject of the transaction, in excess of three (3), there shall be a \$15.00 fee per check or wire issued.

X. OTHER CHARGES

1. RECONVEYANCE AND TRACKING FEE

Tracking, demanding and procuring Payoff Deeds for Agreement for Sale, Satisfaction of Mortgage, Deed of Release and Reconveyance of Deed of Trust from Lender, Beneficiary or Servicing Agency; Preparing statutory notifications and preparing and executing title company release pursuant to A.R.S. 33-707. Recordation of Satisfaction of Mortgage or Deed of Release and Reconveyance, Releases of Liens Disclosed on Affidavits of Affixture, or Payoff Deeds procured pursuant to A.R.S. 33-707.

This fee is non-refundable and does not represent the actual out-of-pocket expenditures of the company in connection therewith, but is a flat rate charge of \$100.00 per release. Reconveyances and releases will be recorded by the Company as a cost of doing business when this fee is charged.

THIS FEE IS NOT APPLICABLE WHEN PAYING OFF AN ACCOUNT SERVICED BY SUMMERLIN TITLE AGENCY.

2. RECORDING FEES

Each document to be recorded in an escrow will be charged for at the rate of \$40.00 per document for all counties. Fee includes filing of Affidavit of Property Value, when required.

Commercial transactions: \$40.00 per document or actual cost, whichever is greater.

If instructed by the lender the Company reserves the right to charge the actual recording fee.

- 3. COURIER CHARGES \$75. Includes express mail, overnight delivery, courier delivery
- 4. WIRE FEES (OUTGOING)

\$20.00 charge for each outgoing wire. No charge for incoming wires.

5. E-FILE FEE

\$4.75 for each document recorded

Y. COMPETITOR RATE

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

- The competing rate must be filed with the Arizona Department of Financial Institutions:
- A copy of the written fee quote must be retained in escrow file; and
- Issuance of this matching rate must be accompanied by the applicable branch or county manager of the Company

No discounts apply to rates under this section.

Summerlin Title Agency reserves the right to change any fees or rates contained herein as required by court ruling or registration.



ESCROW

901 BASIC CHARGE (SALE)

A. The minimum charge of 100% of the Basic Escrow Rate shall be based on the fair value of the property in the escrow.

B. SELLER ALL INCLUSIVE RATE \$200.00

Charged in addition to Seller portion of Escrow Fee. Includes Payoff demands, unlimited Reconveyance and Tracking, 2 Courier Charges, and 2 Outgoing Wire Fees, 2 Recording Fees and 2 E-File fees.

1. Discounts shall not apply to this charge.

C. BUYER ALL INCLUSIVE RATE \$200.00

Charged in addition to Buyer portion of Escrow Fee. Includes 2 Courier Charges, 2 Outgoing Wire Fees, 1 Doc Preparation Fee, 1 Recording fee and 1 E-file fee.

1. Discounts shall not apply to this charge.

902 BASIC CHARGE (LOAN)

A. If no transfer of title is involved.

100% of Basic Escrow Rate

B. BUYER ALL INCLUSIVE RATE \$200.00

Charged in addition to Buyer portion of Escrow Fee. Includes 2 Courier Charges, 2 Outgoing Wire Fees, 1 Doc Preparation Fee, 1 Recording fee and 1 Effile fee.

- 2. Discounts shall not apply to this charge.
- 3. This rate does not apply to commercial property.

903 BASIC CHARGE (LEASEHOLD)

The Leasehold Escrow Rate shall be 100% of the Basic Escrow Rate based upon the fair value of the property lease or the total amount of the lease payments, whichever is less.

A. SELLER ALL INCLUSIVE RATE \$200.00

Charged in addition to Seller portion of Escrow Fee. Includes Payoff demands, unlimited Reconveyance and Tracking, 2 Courier Charges, and 2 Outgoing Wire Fees, 2 Recording Fees and 2 E-File fees.

1 Discounts shall not apply to this charge.

B. BUYER ALL INCLUSIVE RATE \$200.00

Charged in addition to Buyer portion of Escrow Fee. Includes 2 Courier Charges, 2 Outgoing Wire Fees, 1 Doc Preparation Fee, 1 Recording fee and 1 Effile fee.

1 Discounts shall not apply to this charge.



904 BASIC CHARGE (SUBDIVISION / COMMERCIAL)

A. SUBDIVIDERS, BUILDERS, AND DEVELOPER RATE

1-30 Units	70% of Basic Escrow Rate
31-70 Units	60% of Basic Escrow Rate
71-100 Units	40% of Basic Escrow Rate
101-500 Units	30% of Basic Escrow Rate
501-1000	20% of Basic Escrow Rate
1001 or more	10% of Basic Escrow Rate

MINIMUM RATE - \$100.00

B. COMMERCIAL PROPERTY RATE

This rate includes commercial property refinance transactions.

Up to \$2,000,000	70% of Basic Escrow Rate
\$2,000,001 to \$10,000,000	65% of Basic Escrow Rate
\$10,000,001 to \$25,000,000	60% of Basic Escrow Rate
\$25,000,001 to \$55,000,000	55% of Basic Escrow Rate
\$55,000,001 to \$75,000,000	50% of Basic Escrow Rate
\$75,000,001 and above	45% of Basic Escrow Rate

1.

905 BASIC CHARGE (CORPORATE EMPLOYEE RELOCATION RATE)

Rates under this section shall apply to transactions insuring the purchase and resale of a home of an employee transferred by a corporation or a governmental entity from one area to another.

The escrow fee shall be 70% of the Basic Escrow Rate

906 BASIC CHARGE (LOAN ESCROW AND ESCROW ONLY)

A. LOAN ESCROW (LOAN/REFINANCE/CONSTRUCTION/PERMANENT Loan

Loan Escrow services may be provided for a fee for \$395.00 per escrow for transactions involving institutional lenders. Services available under this section are limited to residential properties and include the following:

- 1. The receipt of funds and written instructions from an institutional lender –
- 2. The disbursement of such funds for the elimination of matters affecting title, but only to the extent authorized under such instructions.
- 3. The preparation of a settlement and disbursement record for the funds handled in connection with (1) and (2) above.
- 4. The preparation, acceptance and of documents.

This rate DOES NOT apply to property acquisition and DOES NOT include charges incurred if the use of an outside signing service is necessary.

The charge for a loan escrow that involves the preparation of lender escrow instructions by escrow agent shall be a minimum of 100% of the Basic Escrow Fee.

B. ESCROW ONLY SERVICE

Escrow services for transactions without title insurance are provided at 200% of the Basic Escrow Rate.

907 ABBREVIATED ESCROW

A. An abbreviated escrow may be provided if a transaction involved the following escrow duties for a charge of \$75.00:

- 1. Receipt and disbursement of funds and/or
- 2. Acceptance and Recordation of documents.
- 3. Preparation of documents needed to clear title and/or comply with lender's instructions.
- B. A \$75.00 charge will be assessed for taking signatures. If this task is combined with the duties as shown directly above, the combined charge will be \$150.00.
- C. A \$25.00 charge will be assessed for each payoff ordered. If combined with those services shown above in paragraph A, the combined charge will be \$100.00.
 - D. A \$75.00 charge will be assessed for the preparation of a settlement statement and disbursement record for the funds handled in connection with (A) above. If combined with those services shown in (A), the combined charge will be \$150.00.

908 MANUFACTURED HOME DEALER / BROKER

Manufactured Home Dealer/ Broker transactions requiring escrow services pursuant to ARS 41-2180.

- A. The minimum charge of 100% of the Basic Escrow Rate shall be based on the fair value of the property in the escrow. Includes: receipt and disbursement of funds pursuant to escrow instruction provided by the parties and preparation of a Settlement Statement and disbursement report.
- B. Transfer of Certificates of Title to Buyer \$100.00(Does Not include MVD or Third Party provider Title Transfer fees)

C. Affixture (includes additional charge of \$200.00
 \$75.00 to obtain Limited Realty Report to verify ownership and legal description, and recording fee).

D. Wire Fee \$20.00 each

E. Courier Fee \$75.00 each

909 INTEREST BEARING ACCOUNTS

Setup of Trust Funds deposited into Interest Bearing Accounts \$25.00

910 SUBDIVISION TRUST CHARGES

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

This schedule is published for the convenience of our Trust Beneficiaries. Trustee reserves the right to amend this schedule from time to time. "Beneficiary" as referred to herein shall mean: one married couple; one party as his sole and separate property; one partnership (general, limited or joint venture); or one corporation. An additional charge of \$15.00 will be made for each added beneficiary.

A. ACCEPTANCE RATE

2.

1. Deed and Affidavit processing

a.	Deed prepared by Summerlin Title Agency	\$25.00
b.	Deed prepared by other Title Company	\$60.00
Process	sing of Lease, Easement or other instrument	\$50.00

\$50.00

3. Acceptance of each assignment of beneficial interest

4. State or Federal Lease and State Certificate of Deposit

a. Acceptance Fee \$50.00

b. Annual Fee \$50.00

5. Additional parcels of land into the Trust (per parcel) \$50.00

6. Option Fee

a. Acceptance Fee (if not in original Trust)

b. When exercised \$50.00

7. Court appearance by Agency employee per hour \$75.00

Plus travel time and

expenses

E. CLOSING OR DISTRIBUTION RATES

1. Single Beneficiary Trust \$100.00

2. Double Beneficiary Trust

\$150.00

If all property is sold or conveyed by Trustee during the normal course of administration of the Trust, there will be no closing or distribution charge, except for the charges of a title insurer for final examination.

F. A reasonable charge will be made for extraordinary services rendered at the rate of \$100.00 per hour.

911 ACCOUNT SERVICING CHARGES

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.

A. Acceptance fee for any account servicing agreement \$75.00

В.	Collection Set-Up Fee (Collection only)	\$150.00
C.	Payor Concurrent Obligation/Payee Obligation	\$48.00
D.	Acceptance fee impound	\$125.00
E.	Acceptance fee for Commission Account/ Collateral Assignment	\$50.00
F.	Impound Account (annually in addition to the regular annual fee)	\$96.00
G.	Addition of impound to existing account (one time charge)	\$125.00
H.	Set-up ledger for holding accounts	\$50.00
I.	Annual fee Collections generated through Granham/ Greenlee Counties	\$120.00 \$102.00
J.	Additional Payees	\$48.00
K.	Commissions Account Annual Fee	\$48.00
L.	Closing or Termination of account	\$60.00
M.	Add and Demand (taxes, insurance)	\$50.00
N.	Credit Verification (charged to the authorizing party and includes one full year of payment Histories)	\$15.00
O.	Assignment of Funds – acceptance	\$35.00
P.	Modification in terms of account	\$75.00
Q.	Change Payor/ Payee (name only)	\$25.00
R.	Assumption, Status or Payoff Statements	\$60.00
S.	Assumption/ Assignment	\$60.00
T.	Direct Assignment of Grantor's, Grantee's Mortgagee's Mortgagor's, Trustor's or Beneficiary's interest in account.	\$75.00
U.	Release and Reconveyance of Deed of Trust (This also includes any fee charges under General Rules X.1)	\$75.00

V.	Partial Release and Reconveyance of Deed of Trust (This also includes any fee charges under General Rules X.1)	\$75.00
W.	Amortization Schedules	\$10.00
X.	NSF Check Charge	\$25.00
Y.	Late Notices	\$10.00
Z.	Freeze and Reinstatement	\$50.00
AA.	10 Day Demand Letter	\$60.00
AB.	Copies of Canceled Checks	\$5.00
AC.	Replacement of Payment Coupon Book	\$5.00
AD.	Special Handling of Account, Not Covered Under The Above Fees, will rate of \$75.00 per hour (with 1/3 hour minimum)	be billed at the
AE.	Monitoring fee (Annual)	\$48.00

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 for accounts generated through La Paz and Mohave Counties only.

AF.	Acceptance fee or set-up fee for account created in house	\$100.00
AG.	Acceptance fee or set-up fee for account created outside	\$150.00
AH.	Acceptance fee or set-up fee for impound account in house	\$150.00
AI.	Add impound account to existing account	\$150.00
AJ.	(per year) Regular account to existing account (\$15 per month) Manual	\$180.00
AK.	(per year) Regular account service fee (\$12 per month) EFT	\$144.00
AL.	(per year) Impound account service fee	\$156.00
AM.	(per year) Additional service fee for commission or underlying obligation -If we keep accounting payee to receive funds (\$7.50 per month) Manual	\$90.00
AN.	(per year) Additional service fee for commission or underlying obligation	\$78.00

-If we keep accounting payee to receive funds
(6.50 per month) EFT

AO.	(per year) For each additional payee to receive funds	\$90.00
	-(\$7.50 per month) Manual	
AP.	(per year) For each additional payee to receive funds -(\$6.50 per month) EFT	\$78.00
AQ.	Electronic debit set-up fee (one time charge)	\$25.00
AR.	Closing or termination of account fee	\$60.00
AS.	A demand for payment of taxes or insurance	\$100.00
AT.	Modification of terms of account (including default interest adjustments)	\$100.00
AU.	Adding or deleting name due to marriage or divorce	\$100.00
AV.	Change name due to assumption or assignment	\$100.00
AW.	Statement fee for assumption or assignment (status only)	\$100.00
AY.	Accounts requiring special handling (late penalties, monthly monitoring of default interest, leases, \$15 per month in addition to regular scheduled account servicing fees.)	\$180.00
AZ.	History print out for each calendar year	\$20.00
BA.	Partial release and reconveyance fee (without recording) (This also includes any fee charges under General Rule X.1)	\$100.00
BB.	Full release and reconveyance (without recording) (This also includes any fee charges under General Rules X.1	\$75.00
BC.	Automatic late notices (\$5 per month)	\$60.00
BD.	Late notice reminders	\$15.00
BE.	10-Day Letter of intent to foreclosure (by request of beneficiary only)	\$125.00
BF.	Return item fee (when item is returned by bank or ACH)	\$25.00
BG.	Amortization schedules	\$20.00

ВН.	Outside and direct payment (charge to payor)	\$20.00
BI.	Customer or non-customer stop payment of Company issued checks	\$25.00
BJ.	Year end replacement statements	\$10.00
BK.	Fax fee up to 10 pages	\$20.00
BL.	Document preparation for statement of breach (foreclosure)	\$125.00
BM.	Research fee – per hour (pull copies of old checks, histories or files that have been paid off more than 3 months prior to request)	\$60.00
BN.	Set up ledger for holding accounts – with monthly histories - (\$10 per month for base holding account) - (Account feeding to hold account regular fees)	\$50.00
BO.	Express, certified and overnight mail fee – Actual fees charges by US Postal Service, plus $\$10$	
BP.	Wire in and out transfer fee – Actual fees charged by Financial Institutions, plus \$10 handling fee	
BQ.	Letter of request for proof that taxes, insurance etc. are paid	\$10.00
BR.	Held funds monthly maintenance fee (Funds held as the result of a dormant account or stale dated check.)	\$25.00

Rates for special circumstances such as entry of a large number of accounts from one client, prepaid fees, established accounts being transferred from another servicing agent or other bulk type transactions will be negotiated on a case by case basis.

912 TRUSTEE'S SALE CHARGES

For Trustee Sales handled by the Company as Trustee under a Deed of Trust pursuant to A.R.S. beginning at 33-801.

A. Trustee's Fees shall be one- half of one per cent of the unpaid principal balance under the Promissory Note secured by the Deed of Trust.

1. A 25% discount will be applied to Trustee's Fees for Sales reinstated or cancelled within 30 days of recordation of the Notice of Trustee's Sale.

Rates for special circumstances such as Sales for multiple Deeds of Trust from one Beneficiary will be negotiated on a case by case basis.

MINIMUM CHARGE - \$400.00

(The Trustee's Fees outlined in this section DOES NOT include the cost of mailing, posting, or publishing as require by Arizona Statute and DOES NOT include charges incurred if the use of an outside vendor is required.)

This table to be deleted as it does not match rates listed on page 1.

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