



ROC Title Agency, LLC

Escrow Fees and Charges

Arizona

This Schedule of Fees and Charges shall supersede all Schedules of fees and Charges which have heretofore been displayed in our offices and filed with Arizona Department of Financial Institutions pursuant to A.R.S. 6-846 et. Seq.

Effective Date: October 7, 2022

ROC TITLE AGENCY, LLC

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ROC TITLE AGENCY, LLC
APPENDIX A
BASIC ESCROW RATE (ZONE 1)
MARICOPA and PINAL COUNTIES

Transaction Amount Upto and Including	Rate	Transaction Amount Upto and Including	Rate
0-\$120,000	\$696.00	\$600,001 - \$620,000	\$1,393.00
\$120,001 - \$140,000	\$728.00	\$620,001 - \$640,000	\$1,417.00
\$140,001 - \$160,000	\$761.00	\$640,001 - \$660,000	\$1,441.00
\$160,001 - \$180,000	\$793.00	\$660,001 - \$680,000	\$1,465.00
\$180,001 - \$200,000	\$827.00	\$680,001 - \$700,000	\$1,490.00
\$200,001 - \$220,000	\$855.00	\$700,001 - \$720,000	\$1,515.00
\$220,001 - \$240,000	\$882.00	\$720,001 - \$740,000	\$1,539.00
\$240,001 - \$260,000	\$911.00	\$740,001 - \$760,000	\$1,564.00
\$260,001 - \$280,000	\$939.00	\$760,001 - \$780,000	\$1,588.00
\$280,001 - \$300,000	\$966.00	\$780,001 - \$800,000	\$1,612.00
\$300,001 - \$320,000	\$995.00	\$800,001 - \$820,000	\$1,636.00
\$320,001 - \$340,000	\$1,022.00	\$820,001 - \$840,000	\$1,661.00
\$340,001 - \$360,000	\$1,052.00	\$840,001 - \$860,000	\$1,685.00
\$360,001 - \$380,000	\$1,079.00	\$860,001 - \$880,000	\$1,710.00
\$380,001 - \$400,000	\$1,106.00	\$880,001 - \$900,000	\$1,734.00
\$400,001 - \$420,000	\$1,134.00	\$900,001 - \$920,000	\$1,759.00
\$420,001 - \$440,000	\$1,162.00	\$920,001 - \$940,000	\$1,783.00
\$440,001 - \$460,000	\$1,191.00	\$940,001 - \$960,000	\$1,808.00
\$460,001 - \$480,000	\$1,218.00	\$960,001 - \$980,000	\$1,832.00
\$480,001 - \$500,000	\$1,246.00	\$980,001 - \$1,000,000	\$1,856.00
\$500,001 - \$520,000	\$1,271.00	.	.
\$520,001 - \$540,000	\$1,295.00		
\$540,001 - \$560,000	\$1,319.00		
\$560,001 - \$580,000	\$1,343.00		
\$580,001 - \$600,000	\$1,369.00		

For transactions over \$1,000,000 and up to \$5,000,000 add \$21.00 per \$20,000 or fraction thereof, and for any amount in excess of \$5,000,000 add \$14.50 per \$20,000, or fraction thereof.

ROC TITLE AGENCY, LLC
APPENDIX B
BASIC ESCROW RATE (ZONE 2)
APACHE, COCHISE, COCONINO, GILA, LA PAZ, MOHAVE, NAVAJO, YAVAPAI
AND YUMA COUNTIES

Transaction Amount Up to and Including	Rate	Transaction Amount Up to end Including	Rate
0-\$120,000	\$350.00	\$600,001 - \$620,000	\$636.00
\$120,001 - \$140,000	\$386.00	\$620,001 - \$640,000	\$646.00
\$140,001 - \$160,000	\$396.00	\$640,001 - \$660,000	\$656.00
\$160,001 - \$180,000	\$416.00	\$660,001 - \$680,000	\$666.00
\$180,001 - \$200,000	\$426.00	\$680,001 - \$700,000	\$676.00
\$200,001 - \$220,000	\$436.00	\$700,001 - \$720,000	\$686.00
\$220,001 - \$240,000	\$446.00	\$720,001 - \$740,000	\$696.00
\$240,001 - \$260,000	\$456.00	\$740,001 - \$760,000	\$706.00
\$260,001 - \$280,000	\$466.00	\$760,001 - \$780,000	\$716.00
\$280,001 - \$300,000	\$476.00	\$780,001 - \$800,000	\$726.00
\$300,001 - \$320,000	\$486.00	\$800,001 - \$820,000	\$736.00
\$320,001 - \$340,000	\$496.00	\$820,001 - \$840,000	\$746.00
\$340,001 - \$360,000	\$506.00	\$840,001 - \$860,000	\$756.00
\$360,001 - \$380,000	\$516.00	\$860,001 - \$880,000	\$766.00
\$380,001 - \$400,000	\$526.00	\$880,001 - \$900,000	\$776.00
\$400,001 - \$420,000	\$536.00	\$900,001 - \$920,000	\$786.00
\$420,001 - \$440,000	\$546.00	\$920,001 - \$940,000	\$796.00
\$440,001 - \$460,000	\$556.00	\$940,001 - \$960,000	\$806.00
\$460,001 - \$480,000	\$566.00	\$960,001 - \$980,000	\$816.00
\$480,001 - \$500,000	\$576.00	\$980,001 - \$1,000,000	\$826.00
\$500,001 - \$520,000	\$586.00		
\$520,001 - \$540,000	\$596.00		
\$540,001 - \$560,000	\$606.00		
\$560,001 - \$580,000	\$616.00		
\$580,001 - \$600,000	\$626.00		

For transactions over \$1,000,000 and up to \$5,000,000 add \$8.00 per \$20,000 or fraction thereof, and for any amount in excess of \$5,000,000 add \$16.00 per \$20,000, or fraction thereof.

**ROC TITLE AGENCY, LLC
APPENDIX(
BASIC ESCROW RATE (ZONE 3)
PIMA COUNTY**

Transaction Amount Up to and Including	Rate	Transaction Amount Up to and Including	Rate
0-\$120,000	\$400.00	\$600,001-\$620,000	\$900.00
\$120,001-\$140,000	\$420.00	\$620,001-\$640,000	\$920.00
\$140,001-\$160,000	\$440.00	\$640,001-\$660,000	\$940.00
\$160,001-\$180,000	\$460.00	\$660,001-\$680,000	\$960.00
\$180,001-\$200,000	\$480.00	\$680,001-\$700,000	\$980.00
\$200,001-\$220,000	\$500.00	\$700,001-\$720,000	\$1,000.00
\$220,001-\$240,000	\$520.00	\$720,001-\$740,000	\$1,020.00
\$240,001-\$260,000	\$540.00	\$740,001-\$760,000	\$1,040.00
\$260,001-\$280,000	\$560.00	\$760,001-\$780,000	\$1,060.00
\$280,001-\$300,000	\$580.00	\$780,001-\$800,000	\$1,080.00
\$300,001-\$320,000	\$600.00	\$800,001-\$820,000	\$1,100.00
\$320,001-\$340,000	\$620.00	\$820,001-\$840,000	\$1,120.00
\$340,001-\$360,000	\$640.00	\$840,001-\$860,000	\$1,140.00
\$360,001-\$380,000	\$660.00	\$860,001-\$ 880,000	\$1,160.00
\$380,001-\$400,000	\$680.00	\$880,001-\$900,000	\$1,180.00
\$400,001-\$420,000	\$700.00	\$900,001-\$920,000	\$1,200.00
\$420,001-\$440,000	\$720.00	\$920,001-\$940,000	\$1,220.00
\$440,001-\$460,000	\$740.00	\$940,001-\$960,000	\$1,240.00
\$460,001-\$480,000	\$760.00	\$960,001-\$980,000	\$1,260.00
\$480,001-\$500,000	\$780.00	\$980,001-\$1,000,000	\$1,280.00
\$500,001-\$520,000	\$800.00		
\$520,001-\$540,000	\$820.00		
\$540,001-\$560,000	\$840.00		
\$560,001-\$580,000	\$860.00		
\$580,001-\$600,000	\$880.00		

For transactions over \$1,000,000 and up to \$5,000,000 add \$16.00 per \$20,000 or fraction thereof, and for any amount in excess of \$5,000,000 add \$14.00 per \$20,000, or fraction thereof.



General Rules & Definitions:

A. Preface:

Applicable fees for escrow, settlement or closing services shall be determined by the County wherein the escrow is handled and not by the county where the property is located, unless otherwise detailed. The fees are charged on a per-transaction basis and shall be apportioned among the parties to the transaction in accordance with their instructions. Fees or rates displayed herein are the amounts charged for those services performed by the escrow agent.

B. 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 things 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 rights, 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 or specified event or performance or non-performance of a prescribed act, when it is then to be delivered by such person to a grantee, grantor, promise, promisor, obligor, obligee, bailor, or a designated agent of employee or any of them. Escrow includes subdivision trust (A.R.S. 6-801, as Amended)

C. Basic Escrow Services

Basic Escrow Services includes any or all of the following services, as applicable to a particular transaction:

- Preparation of Escrow instructions, when applicable
- Preparing Estimates of closing costs
- Ordering demands as reflected on the title commitment
- Pay secure obligations, as required
- Pay up to three credit cards or unsecured debts as required by the lender on a refinance transaction
- Amendments to the escrow, as required
- Preparation of HUD-1, ALTA S/S and or coordination of closing disclosure with lender
- Disburse proceeds to borrower and/or seller
- Schedule borrower and seller signing
- Document preparation
- Receipt of incoming funds and issuance of disbursements, whether by check or wire transfer fees
- Processing a subordination on refinance transactions
- Arrange for a mobile notary. The use of a mobile notary will incur separate fees



Basic Escrow Services do not include the following services:

- Check(s) returned for insufficient funds
 - Interest bearing accounts set-up
 - Charges for mobile notaries
 - Inspection fees
 - Reconveyance fee
 - Transfer tax or any other governmental fees on charges
 - Title Examination fee
 -
- D. **Commercial Escrow:** Property that is not considered Residential and real property not categorized as improved with a one-to-four family residential dwelling or a condominium unit.
- E. **Escrow:** Any transaction in which property is delivered with or without transfer of legal or equitable title, or both, and respective of whether a debtor/creditor relationship is created, to a person not otherwise having any right, title or interest herein 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 non-performance of a prescribed act, when it is then to be delivered by such person to a grantee, granter, promise, promisor, oblige, obligor, bailee, bailor, or any designated agent or employee or any of them. Escrow includes subdivision trusts. (A.R.S. 6-801)
- F. **Escrow Agent:** Any person engaged in the business of accepting escrows. (A.R.S. 6-801)
- G. **Escrow Business:** A commercial activity characterized by the regular and continuous carrying on or escrow transactions. (A.R.S. 6-801)
- H. **Fair Value:** The sales price or the full consideration paid to a Seller, including any encumbrances being assumed by a Buyer. Wherein no sale is involved, the Fair Value shall be determined based on any available information. In no event shall the Fair Value be less than the sum of the monetary encumbrances to which the title is subject.
- I. **Residential Escrow:** Improved one-to-four family residential property, or unimproved property that is intended for residential use.
- J. **Short Sale Escrow:** A sale transaction in which the proceeds of the sale are insufficient to satisfy the outstanding encumbrances secured by the subject property and one or more creditors or lenders agrees to accept an amount less than the amount owed on the property in satisfaction of the outstanding loan or loan obligations.



K. Fees for Services Not Provided Herein:

- a) When escrow services are requested under conditions that have not been outlined in this schedule, a charge shall be made which in the opinion of the company appears to be consistent with the general pricing procedures as set for herein. The Company reserves the right to enter into contracts or agreements in writing, outlining negotiated rates to be charged for special projects or wherein or special rates may apply.
- b) Additional or different fees may be charged when unusual conditions are encountered in the transaction and for special services requested, subject to agreement by the customer and the company. The fee for additional escrow work when unusual conditions occur, or special services are rendered is up to \$100.00 per hour.
- c) The Company reserves the right to match escrow rates received for a competing Escrow Agent and or Title Company provided the rate is obtained in writing and is filed and approved rate by the Arizona Department of Financial Institutions.
- d) When percentages are used to calculate an escrow fee, the fee charged will be rounded up to the next highest dollar amount.
- e) Any Bundled Rate shall include the following additional fees: local Courier fees, Overnight delivery charges up to three, Wire fee, Remote deposit fees and Reconveyance tracking for one loan only.
- f) These rates and fees shall supersede any previously filed rates

Part 1 - Residential Escrow Rates

101. Residential Escrow Fee - CASH SALE

The fee basic escrow services for a sale transaction are 100% of the basic escrow fee, based upon the Fair Value of the property being conveyed in the escrow transaction, subject to modifications as expressly provided in the Schedule.

- 100% of the Basic Escrow Rate + Bundle Rate of \$200.00

NOTE: This bundled rate includes the following additional services: local Courier fees, Overnight delivery charges up to three, Wire fee, Remote deposit fees and Reconveyance tracking for one loan only. Additional work charges may apply with any special or additional services.

102. Residential Escrow Fee - SALE w/Concurrent Loan

There is an additional fee for all sale escrow transactions closing simultaneously with a new loan (including a seller carry back loan) and when covering identical property.

- 100% of the Basic Escrow Rate + Bundle service rate of \$400.00



NOTE: This bundled rate includes the following additional services: local Courier fees, Overnight delivery charges up to three, Wire fee, Remote deposit fees, Reconveyance tracking for one loan only and a loan tie in fee. Additional work charges may apply with any special or additional services.

103. Residential Escrow Fee - New Loan

When handling a loan escrow, where there is no current loan to be paid off and no sale of real property is involved the basic charges shall be as follows based on loan amount

Amount up to and including	Bundled Escrow fee
Up to \$250,000.00	\$400.00
250,001.00 to \$500,000.00	\$550.00
500,001.00 to \$750,000.00	\$700.00
750,001.00 to \$1,000,000.00	\$850.00
Over \$1,000,000	Please call for pricing

NOTE: This rate includes the following additional services: local Courier fees, Overnight delivery charges up to three, two Wire fees, Remote deposit fees and Reconveyance tracking for one loan only. Additional work charges may apply with any special services. No further discounts will apply to this charge.

104. Residential Escrow Fee - Refinance

A refinance is described as the replacement of an existing debt obligation with a new loan, using the subject property as collateral for the loan, where no transfer of title is involved, and the property is a 1 to 4 family residential dwelling or residential condominium unit. The Escrow Fee charged shall be a flat fee of \$350.00.

NOTE: This rate includes the following additional services: local Courier fees, Overnight delivery charges up to three, two Wire fees, Remote deposit fees and Reconveyance tracking for one loan only. Additional work charges may apply with any special services. No further discounts will apply to this charge.

105. Residential Escrow Fee - (2nd) New Loan/Home equity loan

A loan transaction which does not involve the transfer of title and in which a loan is closing in a second lien position and no payoff is made to any existing encumbrances.

- Escrow rate of \$130.00 + \$160 per any additional loan

NOTE: This rate includes the following additional services: Local Courier fees, Overnight Delivery charges up to three, Wire fee and Remote deposit fees. Additional work charges may apply with any special or additional services.



106. Residential Escrow Fee - Construction loan

A loan transaction which does not involve the transfer of title and in which a new construction loan applies:

- 100% of the Basic Rate + Bundled rate of \$200.00

NOTE: This rate includes the following additional services: local Courier fees, Overnight delivery charges up to three, Wire fees, Remote deposit fees and Reconveyance tracking for one loan only. Additional work charges may apply with any special or additional services.

107. Residential Escrow Fee- Leasehold Interest

The escrow rate for a leasehold transaction shall be based on fair market value or the total amount of the lease payments, whichever is less

- Leasehold Basic Rate = 100% of the Basic Escrow Rate
- Oil, Gas or Mineral Lease = 200% of the Basic Escrow Rate

108. Residential Escrow Fee - Escrow Only Transaction

The escrow fee for a transaction designed as a residential dwelling in which no title insurance is to be issued.

- 200% of the **Basic** Escrow Rate

Part 2 - Commercial Escrow Rates

201. Commercial Escrow Fee - cash Sale

The escrow fee for a transaction designed as a commercial property when performed in conjunction with title services

- | | |
|--|------------------------------|
| • Up to \$3,000,000.00 | 70% of the Basic Escrow Rate |
| • Over \$3,000,001.00 - \$10,000,000.00 | 60% of the Basic Escrow Rate |
| • Over \$10,000,001.00 - \$20,000,000.00 | 50% of the Basic Escrow Rate |
| • Over \$20,000,001.00 | 40% of the Basic Escrow Rate |



202. Commercial Escrow Fee - Sale w/Concurrent Loan

When a Commercial Sale escrow transaction closes simultaneously with a new loan when covering identical property.

- Rate that applies in E-1+ Bundled rate of \$500.00

203. Commercial Escrow Fee - New Loan or Refinance

This rate applies to any commercial loan escrow transaction wherein there is no transfer of title and regardless of whether any existing encumbrances shall be paid.

- Up to \$1,000,000.00 \$750.00
- Over \$1,000,000.00 - \$3,000,000.00 \$1000.00
- Over \$3,000,000.00 \$1500.00

NOTE: This bundled rate includes the following additional services: local Courier fees, Overnight delivery charges up to three, Wire fees, Remote deposit fees and Reconveyance tracking for one loan only. Additional work charges may apply with any special or additional services.

Part 3 - Sub..cfivider, New Home Builder, Commercial Developers:

The rate is available to home builder, contractors, developer, or sub-divider customarily engaged in these types of transactions.

1. Sale to consumer homebuyer or lot purchaser

- 30% of the Basic Rate

2. Sale to a non-consumer homebuyer or lot purchaser

- Up to \$5,000,000.00 70% of the Basic Escrow Rate
- Over \$5,000,01.00 to \$15,000,000.00 60% of the Basic Escrow Rate
- Over \$15,000,000.00 50% of the Basic Escrow Rate

NOTE: This rate includes the following additional services: local Courier fees, Overnight delivery charges up to three, Wire fees, Remote deposit fees and Reconveyance tracking for one loan only. Additional work charges may apply with any special or additional services.



Part 4 - REO Transactions:

An additional fee of \$650.00 will be charged in all counties. This charge is in addition to the Basic Escrow Rate and any Discounts associated with said rate. This fee will be split between the Buyer and Seller in the same manner as the minimum escrow rate or as instructed by buyer and seller.

Part 5 - Short Sale Transactions:

This rate applies to a sale transaction involving one or more lenders accepting a payoff amount that less than the amount owed for the encumbrance. This is referred to as a short sale.

- Sales Price up to \$100,000.00 Bundled rate of \$1,200.00
- Sales Price up to \$100,000.00 to \$250,000.00 Bundled rate of \$1,400.00
- Sales Price up to \$250,001.00 to \$500,000.00 Bundled rate of \$1,600.00
- Sales Price up to 500,001.00 to \$750,000.00 Bundled rate of \$1,800.00
- Sale Price over \$750,001.00 Bundled rate of \$2,000.00

Part 6 - Discounts Rates:

The discount rates in this section shall not be applied in addition to any other discount rate, so as to compound discount, nor in addition to first sales out of new subdivision by a developer.

601. Senior Citizen's Rate:

A senior citizen (55 years of age and over) is entitled to a 30% discount on his/her normal portion of the escrow fee for residential owner-occupied property. **The customer must request the discount. This offer cannot be combined with any other discount.**

602. Military Veteran or First Responder Rate:

A 30% discount rate is available to any First Responder or Military Veteran involved in a transaction. This includes Police Officers, Firefighters, Emergency Responders, Active or retired US Military (Air Force, Marines Navy, Army National Guard and Red Cross). **The customer must request the discount. This offer cannot be combined with any other discount.**

603. Teacher Rate:

A buyer or seller, employed as a teacher in the school district in which the property is located is entitled to a 30% discount on his/her normal portion of the escrow fee for residential owner-occupied. **The customer must request the discount. This offer cannot be combined with any other discount.**



604. First Time Homebuyer:

A first-time home buyer will receive a 30% discount on his/her normal portion of escrow fee for a residential owner-occupied property. **The customer must request the discount. This offer cannot be combined with any other discount.**

605. Investor Rate:

A 30% discount rate is available to investor who regularly invests in real estate so that the real estate may produce a revenue, income, or profit. The rate is available to builders, contractors, developers, subdivides, licensed real estate brokers or agents, mortgage brokers, loan officers or other individuals. This rate is applicable only to the escrow fee which is being paid by the investor. **The customer must request the discount. This offer cannot be combined with any other discount.**

606. Employee Rate:

An employee of the company will not be charged an escrow fee for the purchase, sale, or refinance of the employee's primary residence. The waiver shall only be applied to their portion of the total escrow fee customarily paid for by the employee and cannot be extended to benefit any other party to the transaction. The employee must be a principle to the transaction in order to qualify for the waiver of the escrow fee. **The customer must request the discount. This offer cannot be combined with any other discount.**

607. REALTOR MLS Listing Discount for Maricopa and Pinal Counties Only:

ROC Title Agency will reduce the Basic Escrow Rate by 50% for the buyer and seller, when a realtor's MLS listing on all residential property reflects that the seller has agreed to the optional issuance of the Title commitment through ROC Title and the listing provides the available escrow rate discount. **The customer must request the discount. This offer cannot be combined with any other discount.**

608. Negotiated Rates:

ROC Title reserves the right to negotiate fees and waive fees. Any such negotiated rate/waive fee agreement must be approved in writing by the Company 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. **The rate MAY NOT be used in conjunction with any other discounted rates contained in this chapter.**



609. Competitor's Rates:

ROC Title reserves the right to match any written escrow rate quoted from the State of Arizona licensed title or escrow company. All such rate matches must be approved in writing by Company Management with a copy of the approval placed in each escrow file for which the rate applies. **This rate may not be used in conjunction with any other discounted rates contained in this chapter. Additional charges may be made for additional services set forth in Escrow related fees and charges.**

Part 7 - Miscellaneous Escrow Services:

701. Checks:

Checks for paying credit cards, or multiple proceeds checks, or multiple repair checks. **\$5.00 per check after 3**

702. Mobile Home Affixture Processing Fee: This fee in the amount of \$250.00 shall be assessed for the basic transfer of the ownership of a mobile home that has been previously affixed as real property. The certificate (s) of the Title must be in the name of the current owner and all required documents must be readily available. Said fee includes only the following services:

- Collect mobile home certificate (s) of Title and obtain signatures.
- Prepare the Affidavit of Affixture and obtain signatures. If an Affidavit of Affixture is required.
- Seller shall be responsible for obtaining any additional documentation to marketable title.

703. NSF (Non-Sufficient funds) Fee:

\$25.00 for any check payable to the company which is returned by the payors bank for non-sufficient funds or other causes.

704. Escrow Holdback for Pending Improvements/Repairs:

For transactions where Buyer or Buyer's Lender requires Escrow/Title Agent to hold funds until verification of post-closing improvements, repairs, or other contingencies for the stated holding period in the Escrow Agreement:

- Fee for holding period of \$150.00 to Buyer on the settlement statement and paid at closing
- For each additional 30 days after the initial Holding Period - \$25 per 30-day period to be charged against the remaining funds and deducted from the escrowed funds as long as funds remain with the Escrow/Title Agent.



705. Dormant funds:

Pursuant A.R.S 44-317, escrow agent will charge a service fee for the processing and administration coincidental with any unclaimed funds. This one-time charge will be earned by the Escrow Agent after the escrow agent has made a diligent effort to locate the party which includes written notice. \$75.00 per check

706. Overnight Delivery Services:

There will be a charge of \$50.00 per package when an outside overnight courier service (i.e., UPS, Airborne, Federal Express, Express Mail, etc..) is required in a transaction and is a non-refundable fee.

707. Wire service fee:

\$30.00 will be charged for each outgoing wire.

708. Document Preparation:

In addition to Escrow Services, document preparation may be required to facilitate the Escrow process, for the following fees:

- **Deed of Trust \$100.00 per document**
- **Note and Deed of Trust \$200.00 per package**
- **All-Inclusive Note and Deed of Trust package \$400.00 per package**
- **Agreement for Sale package \$500.00 per package**
- **All other documents \$40.00 per document**

Document Preparation may be required in some cases and under conditions of which no charge has been provided in this schedule. In such an event, a reasonable charge shall be made which in the opinion of the Company, appears to be consistent with the general pricing procedures as set forth herein and shall be approved by the customer.

709. Reconveyance Tracking (full or partlal):

A fee of \$35.00 (per loan payoff) shall be charged when applicable, for handling the payoff of a loan when the release is not furnished at close of escrow. This charge covers the additional record keeping expense of monitoring the follow through with the paid lender and record keeping for a delayed reconveyance, and the charges that may be incurred by employing a third-party vendor to provide this service to the Company.



710. Recording Service Fee:

The Recording Service Fee includes all cost incurred by the company for items processed for recording, miscellaneous indexing, actual recording charges and the mailing of documents electronically recorded. The fee shall be charged, as follows, for all residential transactions:

- \$100.00 - Residential sale transaction
- \$80.00 - Residential Refinance transaction
- \$150.00 - Commercial Sale transaction
- \$100.00 - Commercial Refinance transaction

Recording fees on commercial property transactions and where itemized recording is required in the lender's instructions shall be charged in accordance with the fees/costs set by the county recorder's office.

711. Stop Payment Fee:

A fee of \$35.000 (per check) shall be charged when applicable for processing a stop payment on a check written form an escrow or operating account, except for stop payments placed on checks at the request of escrow personnel.

712. FIRPTA Services:

Assisting the parties with delivery of funds and documents to the IRS, in connection with the Foreign Investment in Real Property Tax Act (FIRPTA) \$50.00

713. Courier Fee:

\$25.00 for local delivery

714. Inspection Fee:

When an inspection of the subject property is required, the fee for said inspection shall be \$125.00 per inspection. In the event that a rush is requested, (completion with 48 hours), an additional \$25.00 may be charged.



715. Cancellation fee and charges:

ROC Title does not charge a cancellation fee. However, ROC Title reserves the right to charge a Special Services charge of \$100.00 per hour or \$25.00 per quarter hour, for work performed up until the date of cancellation. In the event an escrow transaction cancels, The Special Services charge shall be an amount which, in the opinion of the Company, is proper compensation for the services performed at a charge of \$100.00 per hour but in no case shall the Special Services charge exceed 100% of the base escrow rate.

716. Loan TIE-IN Fee:

\$160.00 per loan

717. Interest Bearing Account Set-Up Fee:

A \$50.00 fee will be charged for interest bearing accounts.

In General

When escrow services of any type are involved, all offices of the company will use the appropriate rate rules and Basic Escrow Rate schedule which are set for this manual.

The various escrow rates are minimum rates and additional charges may be made in the event unusual escrow risks are assumed or unusual services are performed. In the event such charges are made, agreement thereto will be obtained from each person or entity obligated to any part of such charges in writing in advance with the use of a settlement statement.

Federal rules and regulations:

Escrow fees may be waived, if necessary, in order to be in compliance with any Federal rules and regulations with regards to federally insured loans.