



ESCROW FEE MANUAL
AND
SCHEDULE OF ESCROW FEES
FOR
STATE OF ARIZONA
Effective September 23, 2024*

The Schedule of fees and charges shall supersede all Schedule Fees and Charges previously filed with the Arizona Department of Insurance and Financial Institutions pursuant to A.R.S. §6-846 et Seq. on behalf of Arizona Premier Title, LLC, an Arizona limited liability company.

*All fees contained herein become effective when approved by the Department of Insurance and Financial Institutions or by operation of law.

Definitions of "Escrow", "Account Servicing", "Escrow Agent", and "Subdivision Trust" are as defined by Arizona Revised Statutes § 6-801. Any mention of "The Company" or "Company" refers to Arizona Premier Title, LLC, AKA "Escrow Agent", as defined in A.R.S. §6-801.

Fair Value: The fair value of the property shall be defined as its full value, including all encumbrances. In situations where no sale is involved, fair value will be determined using all available information, such as the total amount of encumbrances and the assessed value. Under no circumstances will the fair value be less than the total of the unpaid principal balances of any mortgages and/or contracts affecting the property, unless these mortgages and/or contracts include provisions for financing of lender's loans, closing costs, advances, or the capitalization of interest, which may result in the mortgages and/or contracts exceeding the sales price. The Company may rely on the value provided by the parties in an arms-length transaction.

EXPLANATION OF FEES

Basic Escrow Fee: The fees shall always be applied on Fair Value, as defined herein, in multiples of \$5,000.00, including any fractional amounts. The minimum charge of 100% of the Basic Escrow Fee shall be based upon the fair value of the property being conveyed in the escrow transaction. See Appendix A for Fee Tables.

Fee Determination: The fees for escrow services are determined based on the county where the escrow transaction is handled, rather than the county where the property is situated.

Transaction-Based Charges: Our fees are assessed on a per-transaction basis and allocated among the parties involved according to their instructions.

Additional Charges: If there are any additional fees beyond the Basic Escrow Fee, they will be applied separately.

Rounding and Discounts: When percentages are mentioned, the resulting fees will be rounded up to the nearest dollar unless stated otherwise. Only one discount fee may be applied unless specifically allowed. Discounts will be applied to the portion of the fee charged to the relevant party and will only affect the Basic Escrow Fee, excluding additional charges such as loan tie-in fees and special services.

Basic Escrow Services: The minimum charge for the Basic Escrow Fee is \$1,102.00, \$551.00 per party, and includes, but is not limited to, the following services:

1. receipt of incoming funds and issuance of disbursements
2. electronic document download
3. recording services
4. reconveyance tracking services
5. overnight delivery
6. courier and messenger services
7. two (2) payoff demands
8. and notary fees and signing services with a maximum of one (1) appointment for buyer/borrower and one (1) appointment for seller

Services not included are:

1. funds held after close of Escrow
2. interest-bearing account set-up
3. check(s) returned for insufficient funds
4. recording services for Commercial transactions

5. transfer tax or any other governmental fees or charges; and
6. fees for services obtained from a third party and not otherwise specifically included in the definition of Basic Escrow Services.

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

We reserve the right to negotiate fees, which must be approved by our management team.

SALE ESCROW FEE

The Fee for Basic Escrow Services for a sale transaction is 100% of the Basic Escrow Fee based upon the Fair Value of the property being conveyed in the Escrow transaction, subject to modification as expressly provided in this Schedule. In the sale of a lease other than an oil, gas, or mineral lease, the Fee is computed based on the Fair Value of the lease. The Fee for an Escrow transaction involving the sale of an oil, gas, or mineral lease will be negotiated based on the services rendered.

LOAN CONCURRENT WITH SALE FEE

When a loan escrow is conducted simultaneously with a sale escrow, covering identical property (excluding seller carry back transactions), the fee shall be 100% of the Basic Fee of a Sale Escrow, plus a \$250.00 Loan Tie In Fee. This fee is excluded from any discounts.

NEW LOAN/REFINANCE – RESIDENTIAL FEE

For a loan transaction on improved or unimproved Residential property in which the Company does not prepare the escrow instructions, regardless of whether or not there is/are any existing loans to be paid off as part of the escrow and there is not transfer of title and when all documents are provided by the lender, a flat fee of \$650.00 for one (1) loan is charged and will include the following services: receipt of incoming funds and issuance of disbursements, electronic document download, recording services, tracking services, overnight delivery and courier service, two (2) demands, and the issuance of up to five (5) checks. A fee of \$10.00 shall be charged for each check issued over five (5). This fee is excluded from any additional discounts.

The fee for Basic Escrow Services for a loan escrow that involves the preparation of lender escrow instructions/documents by the Escrow Agent shall be 100% of the Basic Escrow Fee.

ADDITIONAL LOAN(S) FEE

When a loan escrow is conducted simultaneously with a sale escrow or a refinance/new loan escrow, covering identical property (including seller carry back transactions), and there is a loan closing subsequently in second (2nd) or greater position, the fee shall be \$250.00 per loan over one (1). This fee is in addition to the basic fee and is charged to the borrower, unless otherwise instructed in writing. This fee is excluded from any additional discounts.

COMPETITOR FEES

The Company shall have the ability to match another licensed escrow agent's fees, provided that (i) the licensed escrow agent's fees are approved by the Arizona Department of Insurance and Financial Institutions, (ii) the like-kind fee quote from the said escrow agent is housed within the Company's escrow file and (iii) this Competitor Fee match is verified and approved by the Company's President. When applying this fee, any bundled fees that are included in the Company's Basic Escrow Fee will be charged separately, unless the filed fee from said escrow agent also includes those fees.

INVESTOR FEE

This fee is available to investors, builders, contractors, developers, sub-dividers, licensed real estate salespersons or brokers, licensed mortgage brokers, or other individuals, groups of individuals or entities in the real estate industry and can only be applied if certification to that effect has been provided to the Company and maintained in the file. Minimum Escrow Fee applies.

The charge is 70% of the Basic Escrow Fee applicable for the transaction. This fee applies only to the portion of the escrow fee that the qualifying party would be obligated to pay in the transaction. This fee does not apply to the purchase or sale of a primary residence. This fee cannot be used in conjunction with any other discount, does not apply to any flat fee and cannot be applied to reduce the total fee to an amount less than any minimum fee expressly specified herein.

SHORT SALE TRANSACTION ESCROW FEE

This fee is charges 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. The Escrow Fee in the chart below applies to Escrow services involving a Residential Short Sale transaction and includes Basic Escrow Services, loan tie-in services, and reconveyance tracking services. This fee is excluded from any additional discounts.

<u>Transaction Amount</u>	<u>Fee</u>
Up to \$150,000	\$1,200.00
\$150,001 to \$300,000	\$1,500.00
\$300,001 to \$500,000	\$1,600.00
\$500,001 to \$750,000	\$1,900.00
\$750,001 to \$1,000,000	\$2,100.00
Over \$1,000,001	Per Negotiated Fee

FEE FOR UNUSUAL SERVICES/SERVICES NOT SCHEDULED HEREIN

When Escrow services are requested under conditions for which no charge has been provided in this Schedule, a charge shall be made which, in the opinion of the Company, is consistent with the general pricing procedures as set forth herein. Additional or different fees will be charged when unusual conditions are encountered and for special services requested, subject to agreement by the customer and the Company. The Fee for additional Escrow work when unusual conditions are encountered or special services are rendered is \$150 per hour or any fraction thereof.

NEGOTIATED FEE

Under certain circumstances the Company reserves the right to negotiate fees. Any such negotiated fee agreement must be approved in writing by the President. A copy of said agreement is to be placed in each escrow file for which the fee applies.

MISCELLANEOUS SERVICES

The items below are not to be charged when the service is expressly included in the description of the applicable Escrow Services.

Description of Service	Fee
Check Returned Due to Insufficient Funds Fee	\$35.00 per check returned
FIRPTA Filing Service Fee	\$150.00
Interest-Bearing Account Set-Up Fee	\$50.00
Holdback Set Up Fee (i.e., Escrow funds are held for future payments)	\$200.00
Holdback Monthly Maintenance Fee: Should the Holdback extend past the predetermined holdback period; the Escrow Agent shall deduct the additional maintenance fees from the transactional funds held	\$25.00
Fees for Miscellaneous Items/Services: This includes, but is not limited to, charges for signing services, certified document copies, property inspections, recording fees, courier fees, or any other items required for closing that are sourced from third parties or imposed by governmental entities that are not individually listed in this Schedule of Escrow Fees	Actual charge by the third-party provider or governmental entity
Reconveyance Tracking Research and Resolution Fee: this fee covers the costs incurred by The Company when obtaining a lien release for a lien in the chain of title that was not The Company's responsibility to secure but needs to be resolved as a requirement for closing	\$300.00 per lien
For Sale by Owner Facilitation Fee: this fee will be charged for all resale transactions where the parties have not employed a licensed real estate professional	\$750.00

Appendix A – Escrow Fee Tables



Escrow Fee Table – Arizona: All Counties

Amount to and Including	Fee	Amount to and Including	Fee	Amount to and Including	Fee	Amount to and Including	Fee
\$150,000	\$1,102	\$300,000	\$1,282	\$450,000	\$1,462	\$600,000	\$1,642
\$155,000	\$1,108	\$305,000	\$1,288	\$455,000	\$1,468	\$605,000	\$1,648
\$160,000	\$1,114	\$310,000	\$1,294	\$460,000	\$1,474	\$610,000	\$1,654
\$165,000	\$1,120	\$315,000	\$1,300	\$465,000	\$1,480	\$615,000	\$1,660
\$170,000	\$1,126	\$320,000	\$1,306	\$470,000	\$1,486	\$620,000	\$1,666
\$175,000	\$1,132	\$325,000	\$1,312	\$475,000	\$1,492	\$625,000	\$1,672
\$180,000	\$1,138	\$330,000	\$1,318	\$480,000	\$1,498	\$630,000	\$1,678
\$185,000	\$1,144	\$335,000	\$1,324	\$485,000	\$1,504	\$635,000	\$1,684
\$190,000	\$1,150	\$340,000	\$1,330	\$490,000	\$1,510	\$640,000	\$1,690
\$195,000	\$1,156	\$345,000	\$1,336	\$495,000	\$1,516	\$645,000	\$1,696
\$200,000	\$1,162	\$350,000	\$1,342	\$500,000	\$1,522	\$650,000	\$1,702
\$205,000	\$1,168	\$355,000	\$1,348	\$505,000	\$1,528	\$655,000	\$1,708
\$210,000	\$1,174	\$360,000	\$1,354	\$510,000	\$1,534	\$660,000	\$1,714
\$215,000	\$1,180	\$365,000	\$1,360	\$515,000	\$1,540	\$665,000	\$1,720
\$220,000	\$1,186	\$370,000	\$1,366	\$520,000	\$1,546	\$670,000	\$1,726
\$225,000	\$1,192	\$375,000	\$1,372	\$525,000	\$1,552	\$675,000	\$1,732
\$230,000	\$1,198	\$380,000	\$1,378	\$530,000	\$1,558	\$680,000	\$1,738
\$235,000	\$1,204	\$385,000	\$1,384	\$535,000	\$1,564	\$685,000	\$1,744
\$240,000	\$1,210	\$390,000	\$1,390	\$540,000	\$1,570	\$690,000	\$1,750
\$245,000	\$1,216	\$395,000	\$1,396	\$545,000	\$1,576	\$695,000	\$1,756
\$250,000	\$1,222	\$400,000	\$1,402	\$550,000	\$1,582	\$700,000	\$1,762
\$255,000	\$1,228	\$405,000	\$1,408	\$555,000	\$1,588	\$705,000	\$1,768
\$260,000	\$1,234	\$410,000	\$1,414	\$560,000	\$1,594	\$710,000	\$1,774
\$265,000	\$1,240	\$415,000	\$1,420	\$565,000	\$1,600	\$715,000	\$1,780
\$270,000	\$1,246	\$420,000	\$1,426	\$570,000	\$1,606	\$720,000	\$1,786
\$275,000	\$1,252	\$425,000	\$1,432	\$575,000	\$1,612	\$725,000	\$1,792
\$280,000	\$1,258	\$430,000	\$1,438	\$580,000	\$1,618	\$730,000	\$1,798
\$285,000	\$1,264	\$435,000	\$1,444	\$585,000	\$1,624	\$735,000	\$1,804
\$290,000	\$1,270	\$440,000	\$1,450	\$590,000	\$1,630	\$740,000	\$1,810
\$295,000	\$1,276	\$445,000	\$1,456	\$595,000	\$1,636	\$745,000	\$1,816



Escrow Fee Table – Arizona: All Counties - Continued

Amount to and Including	Fee	Amount to and Including	Fee	Amount to and Including	Fee
\$750,000	\$1,822	\$835,000	\$1,924	\$920,000	\$2,026
\$755,000	\$1,828	\$840,000	\$1,930	\$925,000	\$2,032
\$760,000	\$1,834	\$845,000	\$1,936	\$930,000	\$2,038
\$765,000	\$1,840	\$850,000	\$1,942	\$935,000	\$2,044
\$770,000	\$1,846	\$855,000	\$1,948	\$940,000	\$2,050
\$775,000	\$1,852	\$860,000	\$1,954	\$945,000	\$2,056
\$780,000	\$1,858	\$865,000	\$1,960	\$950,000	\$2,062
\$785,000	\$1,864	\$870,000	\$1,966	\$955,000	\$2,068
\$790,000	\$1,870	\$875,000	\$1,972	\$960,000	\$2,074
\$795,000	\$1,876	\$880,000	\$1,978	\$965,000	\$2,080
\$800,000	\$1,882	\$885,000	\$1,984	\$970,000	\$2,086
\$805,000	\$1,888	\$890,000	\$1,990	\$975,000	\$2,092
\$810,000	\$1,894	\$895,000	\$1,996	\$980,000	\$2,098
\$815,000	\$1,900	\$900,000	\$2,002	\$985,000	\$2,104
\$820,000	\$1,906	\$905,000	\$2,008	\$990,000	\$2,110
\$825,000	\$1,912	\$910,000	\$2,014	\$995,000	\$2,116
\$830,000	\$1,918	\$915,000	\$2,020	\$1,000,000	\$2,122

Over \$1,000,000.00 - in addition to the fee of \$2,122.00, add \$6.00 per \$5,000.00 or fraction thereof.