



ARIZONA TITLE & ESCROW
— C O M P A N Y —

The State of Arizona
Manual of Escrow and Settlement Services

Effective March 11, 2024

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GENERAL RULES

A. DEFINITION OF ESCROW

"Escrow" means any transaction in which any escrow property is delivered with or without transfer of legal or equitable title, or other, 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 contingent happening or on happening of a specific 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, obligee, obligor, bailee, bailor, or any designated agent or employee of any of them. (A.R.S. 6-801) Escrow includes subdivision trusts and account servicing.

B. COMPUTATION FROM BASIC RATE

The rates will always be applied for fair value as defined in Section D below in multiples of \$1,000 including any fraction thereof. Whenever percentages of the Basic Escrow Rate are used herein, The charge arrived at from use of the percentage will be rounded off to the nearest dollar.

C. FAIR VALUE

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

D. MINIMUM CHARGES AND SPECIAL RISKS

The charges set forth herein are the minimum charges. Any additional charges will be made when unusual conditions are encountered in the escrow, or when special risks are assumed, or when special services are provided.

E. RATE AND CHARGES IN EFFECT PRIOR TO FILING

All rates contained herein become effective when approved by the Superintendent of Banks or by operation of law.

F. SEPARATED SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic charge applicable (section 801) on each separate sale, seller, or exchanger, involved. The applicable charge applies on the amount of each individual sale or exchange, even though there may be on (1) common purchaser, and the sales or exchanges are handled concurrently, and one (1) or more separate escrows involved.

G. UNDIVIDED INTEREST, TRANSFER OR 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 higher.

BASIC ARIZONA ESCROW RATES (Zone 1)

Maricopa and Pinal Counties

PURCHASE PRICE OR LOAN AMOUNT	ESCROW RATE
\$10,000	\$590
\$20,000	\$590
\$30,000	\$590
\$40,000	\$590
\$50,000	\$590
\$60,000	\$610
\$70,000	\$620
\$80,000	\$630
\$90,000	\$640
\$100,000	\$650
\$110,000	\$660
\$120,000	\$670
\$130,000	\$680
\$140,000	\$690
\$150,000	\$700
\$160,000	\$710
\$170,000	\$720
\$180,000	\$730
\$190,000	\$740
\$200,000	\$750
\$210,000	\$760
\$220,000	\$770
\$230,000	\$780
\$240,000	\$790
\$250,000	\$800
\$260,000	\$810
\$270,000	\$820
\$280,000	\$830
\$290,000	\$840
\$300,000	\$850
\$310,000	\$860
\$320,000	\$870
\$330,000	\$880
\$340,000	\$890
\$350,000	\$900

BASIC ARIZONA ESCROW RATES (Zone 1)

Maricopa and Pinal Counties

PURCHASE PRICE OR LOAN AMOUNT	ESCROW RATE
\$360,000	\$910
\$370,000	\$920
\$380,000	\$930
\$390,000	\$940
\$400,000	\$950
\$410,000	\$960
\$420,000	\$970
\$430,000	\$980
\$440,000	\$990
\$450,000	\$1000
\$460,000	\$1010
\$470,000	\$1020
\$480,000	\$1030
\$490,000	\$1040
\$500,000	\$1050
\$510,000	\$1060
\$520,000	\$1070
\$530,000	\$1080
\$540,000	\$1090
\$550,000	\$1100
\$560,000	\$1110
\$570,000	\$1120
\$580,000	\$1130
\$590,000	\$1140
\$600,000	\$1150
\$610,000	\$1160
\$620,000	\$1170
\$630,000	\$1180
\$640,000	\$1190
\$650,000	\$1200
\$660,000	\$1210
\$670,000	\$1220
\$680,000	\$1230
\$690,000	\$1240
\$700,000	\$1250

BASIC ARIZONA ESCROW RATES (Zone 1)

Maricopa and Pinal Counties

PURCHASE PRICE OR LOAN AMOUNT	ESCROW RATE
\$710,000	\$1260
\$720,000	\$1270
\$730,000	\$1280
\$740,000	\$1290
\$750,000	\$1300
\$760,000	\$1310
\$770,000	\$1320
\$780,000	\$1330
\$790,000	\$1340
\$800,000	\$1350
\$810,000	\$1360
\$820,000	\$1370
\$830,000	\$1380
\$840,000	\$1390
\$850,000	\$1400
\$860,000	\$1410
\$870,000	\$1420
\$880,000	\$1430
\$890,000	\$1440
\$900,000	\$1450
\$910,000	\$1460
\$920,000	\$1470
\$930,000	\$1480
\$940,000	\$1490
\$950,000	\$1500
\$960,000	\$1510
\$970,000	\$1520
\$980,000	\$1530
\$990,000	\$1540
\$1,000,000	\$1550

Over \$1,000,000 add per \$10,000

Or fraction thereof.....\$8.00

BASIC ARIZONA ESCROW RATES (Zone 2)

Apache, Cochise, Coconino, Gila, La Paz, Mohave, Yavapai, and Yuma Counties

PURCHASE PRICE OR LOAN AMOUNT	ESCROW RATE
\$10,000	\$400
\$20,000	\$400
\$30,000	\$400
\$40,000	\$400
\$50,000	\$400
\$60,000	\$410
\$70,000	\$420
\$80,000	\$430
\$90,000	\$440
\$100,000	\$450
\$110,000	\$460
\$120,000	\$470
\$130,000	\$480
\$140,000	\$490
\$150,000	\$500
\$160,000	\$510
\$170,000	\$520
\$180,000	\$530
\$190,000	\$540
\$200,000	\$550
\$210,000	\$560
\$220,000	\$570
\$230,000	\$580
\$240,000	\$590
\$250,000	\$600
\$260,000	\$610
\$270,000	\$620
\$280,000	\$630
\$290,000	\$640
\$300,000	\$650
\$310,000	\$660
\$320,000	\$670
\$330,000	\$680
\$340,000	\$690
\$350,000	\$700

BASIC ARIZONA ESCROW RATES (Zone 2)

Apache, Cochise, Coconino, Gila, La Paz, Mohave, Yavapai, and Yuma Counties

PURCHASE PRICE OR LOAN AMOUNT	ESCROW RATE
\$360,000	\$710
\$370,000	\$720
\$380,000	\$730
\$390,000	\$740
\$400,000	\$750
\$410,000	\$760
\$420,000	\$770
\$430,000	\$780
\$440,000	\$790
\$450,000	\$800
\$460,000	\$810
\$470,000	\$820
\$480,000	\$830
\$490,000	\$840
\$500,000	\$850
\$510,000	\$860
\$520,000	\$870
\$530,000	\$880
\$540,000	\$890
\$550,000	\$900
\$560,000	\$910
\$570,000	\$920
\$580,000	\$930
\$590,000	\$940
\$600,000	\$950
\$610,000	\$960
\$620,000	\$970
\$630,000	\$980
\$640,000	\$990
\$650,000	\$1000
\$660,000	\$1010
\$670,000	\$1020
\$680,000	\$1030
\$690,000	\$1040
\$700,000	\$1050

BASIC ARIZONA ESCROW RATES (Zone 2)

Apache, Cochise, Coconino, Gila, La Paz, Mohave, Yavapai, and Yuma Counties

PURCHASE PRICE OR LOAN AMOUNT	ESCROW RATE
\$710,000	\$1060
\$720,000	\$1070
\$730,000	\$1080
\$740,000	\$1090
\$750,000	\$1100
\$760,000	\$1110
\$770,000	\$1120
\$780,000	\$1130
\$790,000	\$1140
\$800,000	\$1150
\$810,000	\$1160
\$820,000	\$1170
\$830,000	\$1180
\$840,000	\$1190
\$850,000	\$1200
\$860,000	\$1210
\$870,000	\$1220
\$880,000	\$1230
\$890,000	\$1240
\$900,000	\$1250
\$910,000	\$1260
\$920,000	\$1270
\$930,000	\$1280
\$940,000	\$1290
\$950,000	\$1300
\$960,000	\$1310
\$970,000	\$1320
\$980,000	\$1330
\$990,000	\$1340
\$1,000,000	\$1350

Over \$1,000,000 add per \$10,000

Or fraction thereof.....\$8.00

BASIC ARIZONA ESCROW RATES (Zone 3)

Graham and Greenlee Counties

PURCHASE PRICE OR LOAN AMOUNT	ESCROW RATE
\$10,000	\$320
\$20,000	\$320
\$30,000	\$320
\$40,000	\$320
\$50,000	\$320
\$60,000	\$330
\$70,000	\$340
\$80,000	\$350
\$90,000	\$360
\$100,000	\$370
\$110,000	\$380
\$120,000	\$390
\$130,000	\$400
\$140,000	\$410
\$150,000	\$420
\$160,000	\$430
\$170,000	\$440
\$180,000	\$450
\$190,000	\$460
\$200,000	\$470
\$210,000	\$480
\$220,000	\$490
\$230,000	\$500
\$240,000	\$510
\$250,000	\$520
\$260,000	\$530
\$270,000	\$540
\$280,000	\$550
\$290,000	\$560
\$300,000	\$570
\$310,000	\$580
\$320,000	\$590
\$330,000	\$600
\$340,000	\$610
\$350,000	\$620

BASIC ARIZONA ESCROW RATES (Zone 3)

Graham and Greenlee Counties

PURCHASE PRICE OR LOAN AMOUNT	ESCROW RATE
\$360,000	\$630
\$370,000	\$640
\$380,000	\$650
\$390,000	\$660
\$400,000	\$670
\$410,000	\$680
\$420,000	\$690
\$430,000	\$700
\$440,000	\$710
\$450,000	\$720
\$460,000	\$730
\$470,000	\$740
\$480,000	\$750
\$490,000	\$760
\$500,000	\$770
\$510,000	\$780
\$520,000	\$790
\$530,000	\$800
\$540,000	\$810
\$550,000	\$820
\$560,000	\$830
\$570,000	\$840
\$580,000	\$850
\$590,000	\$860
\$600,000	\$870
\$610,000	\$880
\$620,000	\$890
\$630,000	\$900
\$640,000	\$910
\$650,000	\$920
\$660,000	\$930
\$670,000	\$940
\$680,000	\$950
\$690,000	\$960
\$700,000	\$970

BASIC ARIZONA ESCROW RATES (Zone 3)
Graham and Greenlee Counties

PURCHASE PRICE OR LOAN AMOUNT	ESCROW RATE
\$710,000	\$980
\$720,000	\$990
\$730,000	\$1000
\$740,000	\$1010
\$750,000	\$1020
\$760,000	\$1030
\$770,000	\$1040
\$780,000	\$1050
\$790,000	\$1060
\$800,000	\$1070
\$810,000	\$1080
\$820,000	\$1090
\$830,000	\$1100
\$840,000	\$1110
\$850,000	\$1120
\$860,000	\$1130
\$870,000	\$1140
\$880,000	\$1150
\$890,000	\$1160
\$900,000	\$1170
\$910,000	\$1180
\$920,000	\$1190
\$930,000	\$1200
\$940,000	\$1210
\$950,000	\$1220
\$960,000	\$1230
\$970,000	\$1240
\$980,000	\$1250
\$990,000	\$1260
\$1,000,000	\$1270

Over \$1,000,000 add per \$10,000

Or fraction thereof.....\$7.00

BASIC ARIZONA ESCROW RATES (Zone 4)

Pima County

PURCHASE PRICE OR LOAN AMOUNT	ESCROW RATE
\$10,000	\$400
\$20,000	\$400
\$30,000	\$400
\$40,000	\$400
\$50,000	\$400
\$60,000	\$410
\$70,000	\$420
\$80,000	\$430
\$90,000	\$440
\$100,000	\$450
\$110,000	\$460
\$120,000	\$470
\$130,000	\$480
\$140,000	\$490
\$150,000	\$500
\$160,000	\$510
\$170,000	\$520
\$180,000	\$530
\$190,000	\$540
\$200,000	\$550
\$210,000	\$560
\$220,000	\$570
\$230,000	\$580
\$240,000	\$590
\$250,000	\$600
\$260,000	\$610
\$270,000	\$620
\$280,000	\$630
\$290,000	\$640
\$300,000	\$650
\$310,000	\$660
\$320,000	\$670
\$330,000	\$680
\$340,000	\$690
\$350,000	\$700

BASIC ARIZONA ESCROW RATES (Zone 4)

Pima County

PURCHASE PRICE OR LOAN AMOUNT	ESCROW RATE
\$360,000	\$722
\$370,000	\$734
\$380,000	\$746
\$390,000	\$758
\$400,000	\$770
\$410,000	\$782
\$420,000	\$794
\$430,000	\$806
\$440,000	\$818
\$450,000	\$830
\$460,000	\$842
\$470,000	\$854
\$480,000	\$866
\$490,000	\$878
\$500,000	\$890
\$510,000	\$902
\$520,000	\$914
\$530,000	\$926
\$540,000	\$938
\$550,000	\$950
\$560,000	\$962
\$570,000	\$974
\$580,000	\$986
\$590,000	\$998
\$600,000	\$1010
\$610,000	\$1022
\$620,000	\$1034
\$630,000	\$1046
\$640,000	\$1058
\$650,000	\$1070
\$660,000	\$1082
\$670,000	\$1094
\$680,000	\$1106
\$690,000	\$1118
\$700,000	\$1130

BASIC ARIZONA ESCROW RATES (Zone 4)

Pima County

PURCHASE PRICE OR LOAN AMOUNT	ESCROW RATE
\$710,000	\$1142
\$720,000	\$1154
\$730,000	\$1166
\$740,000	\$1178
\$750,000	\$1190
\$760,000	\$1202
\$770,000	\$1214
\$780,000	\$1226
\$790,000	\$1238
\$800,000	\$1250
\$810,000	\$1262
\$820,000	\$1274
\$830,000	\$1286
\$840,000	\$1298
\$850,000	\$1310
\$860,000	\$1322
\$870,000	\$1334
\$880,000	\$1346
\$890,000	\$1358
\$900,000	\$1370
\$910,000	\$1382
\$920,000	\$1394
\$930,000	\$1406
\$940,000	\$1418
\$950,000	\$1430
\$960,000	\$1442
\$970,000	\$1434
\$980,000	\$1446
\$990,000	\$1458
\$1,000,000	\$1460

Over \$1,000,000 add per \$10,000

Or fraction thereof.....\$8.00

801– Basic Escrow Bundled Rate

On all purchase transactions, the minimum charge of 100% of the Basic Escrow Bundled Rate will be based upon the fair value of the property in the escrow, which includes a standard notary charge of \$200.00. If additional charges are applicable, all such charges will be added to the Basic Escrow Rate. If discounts are applied, the escrow rate will not be lower than our minimum charge unless there is a negotiated rate agreement signed by both parties.

NOTE: Please contact the Escrow Administrator for rates applicable to escrows that have special circumstances.

802- Buyer All Inclusive Rate (Residential)

Charged in addition to the escrow fee when one or more of any combination of the following services are provided on behalf of the Buyer; new first loan(including seller carryback financing), courier charges, or domestic wire fee.

803- Seller All Inclusive Rate (Residential)

Charged in addition to the escrow fee when one or more of any combination of the following services are provided on behalf of the Seller; lien(s) against property being paid off through escrow, including Manufactured Home Loans to obtain title and/or releases, courier fees, or domestic wire fees.

804- Basic Charge-Loan (Residential)

Summary Account:

Charge shall be 100% of the Basic Escrow Rate based on fair value of the property in the Escrow when:

- A. No transfer of title is involved, and the preparation of any loan escrow instructions/documents are required.
- B. Loan Escrow (Loan/Refinance/Construction/Permanent Loan)
The rate is applicable to any loan only transaction where there is no transfer of title and all loan documents are provided by the lender (institutional or private) for first loan.

Unlimited reconveyance and tracking, courier fees, and domestic wire fees.

Rate of: **\$350.00**

- C. Volume Lender Bulk Refinance Rate Loan Escrow services may be provided to any Lender, Mortgage Broker, Credit Union, or any other lending entity that processes in excess of 20 refinance transactions on an average monthly basis.

Services available under this section include the following:

Unlimited reconveyance and tracking, courier fees and domestic wire fees.

Rate of: **\$300.00**

805- Subsequent Loans (Residential)

The rate is applicable to any subsequent loan closed with the new first loan. Does not apply to Government down payment assistance.

Rate of: **\$200.00**

806- Basic Charge (subdivision)-Builder, Contractor, Developer and Subdivider

Summary Account:

This rate is available to a builder, contractor, developer or subdivider customarily engaged in such business. This rate will be applicable only to those rates available under Sections 801, 802A and 802B. This rate is not available to Section 813C and D.

<u>Number of Units:</u>	<u>Percent of Basic Escrow Rate:</u>
1 to 50	70%
51 to 100	60%
101 to 200	50%
201 to 500	40%
501 or more	30%

Minimum rate per unit \$100.00

807- Escrow Fee - Short Term to Permanent Financing

The charge for an escrow fee used in a purchase transaction wherein-short-term is used from an alternate lender, due to the primary lender’s inability to fund the original loan, will include the escrow fee* which would be charged to refinance the property with permanent financing if the permanent financing is completed within 90 days.

“Basic Escrow Bundled Rate” is a stand-alone fee and will be charged in accordance with the most current escrow fee rate filing with the Dept. of Financial Institutions. The Escrow Fee does not include any miscellaneous escrow processing, or other fees filed by Arizona Title & Escrow Company, LLC.

808- Sale-Basic Charge (Manufactured Home Only)

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

Rate of: **\$450.00**

809- Buyer All Inclusive Rate (Manufactured Home Only)

Charged in addition to the escrow fee when the sale and loan escrow are conducted simultaneously (including seller carryback financing) for the first loan. Services available under the section include:

Unlimited courier fees and domestic wire fees.

Rate of: **\$200.00**

810- Seller All Inclusive Rate (Manufactured Home Only)

Charged in addition to the escrow fee when one or more of any combination of the following services are provided on behalf of the Seller: lien(s) against property being paid off through escrow, including Manufactured Home Loans to obtain title and/or release, courier fees, or domestic wire fees.

This rate includes unlimited courier fees and domestic wire fees.

Rate of: **\$200.00**

811- Basic Charge Purchase Discount Programs (Broker and Investor)

Any licensed real estate broker or salesperson, mortgage broker, groups, entities, or any other individuals customarily involved in real estate investments will be charged seventy percent(70%) of the Basic Escrow Rate.

812- Senior Citizen: (55 years or older): 70% of the Basic Rate

813- First Responders: 70% of the Basic Rate

Active duty Law Enforcement Officers, Firefighters, Search & Rescue personnel, U.S. Military personnel or Emergency Medical Technicians will be given a discount of 30% off their Basic Escrow Rate when dealing with their primary residence.

814- Competitive Rate Match

Any written fee quote received from another title company can be matched, and in order to be matched would require a copy of the Settlement Statement from the other Title Company with signed approval of the Escrow/Title Officer and any involved party is required to sign the ATEC Negotiated Rate Agreement with the matched terms/fees (if applicable).

815-Employee Rate

Thirty percent (30%) of the applicable escrow rate will be charged to an employee of any title insurer, or any title insurance agent (including employee on approved retirement) for escrow services performed in connection with the financing, sale, or purchase of the employee's bona fide home property. Such rates are authorized only in connection with those costs which the employee would be obligated. These rates will not apply to any other family member.

816- Transfer of Existing Escrow Files From Other Licensed Escrow Agents:

The rate for existing escrows with other licensed Escrow Agents transferred to Arizona Title & Escrow Company at the clients' request may be negotiated on a case-by-case basis depending upon the work involved.

817- Basic Charge-(sub-escrow):

Summary Account:

A. Sub-Escrow Service

Sub-Escrow Service will be provided in support of a primary escrow holder for a minimum charge of **\$250.00** per escrow, if applicable. Services available under this section are restricted to:

1. The receipt of funds and written instructions from the escrow holder and from the lender whose loan will be insured.
2. The disbursement of such funds for the elimination of matters affecting title, but only to the extent authorized under such instructions.

B. Sub-Escrow Service-volume discount:

The rate for this service is available to an Institutional lender utilizing more than 300 sub-escrows per year. The Charge is \$100.00 per escrow, if applicable.

1. This sub-escrow service does not include procuring demands not disbursements of funds to persons other than the escrow the holder for the purpose except elimination of matters affecting title to the land to be insured.
2. If a lenders instructions authorized disbursement to persons other than the escrow- holder, the escrow holder must approve the lenders instructions in writing and supplement them with its own written instructions for disbursement of any loan funds which remain for disposition by the escrow holder or any party to the escrow.
3. This sub-escrow service includes all recording fees.

818- Flat Rate Escrow Fee for Short Sales:

This rate is available on all Short Sale transactions. A short Sale is a sale in which the proceeds are insufficient to pay off the entire balance owed on the property's loan(s). When using this rate, the processing fee (section R) will not be charged. The rate includes all Recon/Tracking fees, e-doc fees, recording fees, courier fees, overnight delivery fees, wire fees and loan tie-in fees.

Over \$1,000,000.01

Refer to Page 3-6

819- Miscellaneous Fees and Charges:

Summary Account: There are a variety of services and/or products that may be necessary or required to service escrows. The rates included in this section will be charged as those services and/or products are provided. These rates will be charged in addition to any other applicable rates as may be charged.

A. Bulk Sale, Pledge Escrows, Miscellaneous:

This rate applies to bulk sale escrows, pledge holder escrows and other escrows not specifically set forth here. Because of the variation of services required and liabilities assumed, it is Impractical to establish other than the minimum Basic Escrow rate per Section 801, the minimum commensurate with the service rate and liability assumed.

B. Relocation Rate:

If an employee is participating in a company sponsored relocation plan, the rate charged for escrow services performed in connection with the sale or purchase of an employee's bona fide home property will be seventy percent (70%) of the applicable Basic Escrow 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, and may be charged through escrow to the employee, employer or relocation company acting on behalf of the parties.

C. Negotiated Rates

ATEC reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by Company management and signed by any involved parties. A copy of said agreement is to be 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.

D. Resale Bundled Service: **\$250.00**

The Resale Bundled Service fee is a stand-alone fee. This amount includes all courier/overnight mail delivery fees, wire fees and e-doc fees. If the Resale Bundled Service fee is not used then the standard rate for each courier/overnight mail delivery fee, each wire fee and e-doc fee will apply. There will not be a processing fee (Section Q) charged when using this rate.

E. Refinance Rate: **\$450.00**

The escrow fee will be \$450.00 for handling a loan escrow involving residential real property where the purpose of said loan is to refinance the existing encumbrance(s) on the subject property.

Note: The Reconveyance Tracking fee will not apply.

F. Reconveyance Tracking Rate: **\$100.00**

The fee will be charged when 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. The reconveyance tracking fee, which is \$100.00 per loan payoff, is non-refundable once the real estate transaction to which it is attached is closed and recorded, and is earned concurrent with issuing the payoff check at closing.

G. 1031 Exchange Fee: **\$200.00**

This fee generally covers the qualifying accommodation and administrative cost of completing a 1031 exchange. Included can be one or more of the following services: messenger, document Preparation, statements, processing, and notary fees among other service costs.

H. Title Searches **\$150.00**

Title search only, title additions, removals or transfers(does not include recording fees).

I. Full Title Search and Exam Fee (when no escrow is being done) **\$350.00**

Basic current owner and/or purchaser, mortgage search and full exam and/or a complete Preliminary title search report.

- Ia. Flat Rate Recording Fee: **\$80.00****
 This fee will be charged on all escrow transaction(s) involving the recordation of documents In counties where an outside vendor is employed to electronically process the recordings for escrow, with the EXCEPTION of transactions involving a commercial property. Recording fees on commercial property transactions will be charged In accordance with the fees/costs set forth by the County Recorder's Office.
- J. Courier Fee: **\$25.00 Per pick-up or delivery****
 This fee will be charged when courier services must be employed to retrieve or send documents either to or from parties to the escrow. Courier services will be provided to high volume accounts as rates agreed upon by and between the Company and such account(s); such fees will not be less than zero nor more than 200% of the applicable rate) if exceeds the amount disclosed in the bundled rate).
- K. Stop Payment Fee: **\$25.00 Per Check****
 This fee will be charged when a stop payment must be placed on a check written from an escrow. Management discretion may be used to not impose this fee depending upon the circumstances.
- L. Wire Funds Fee: **\$30.00 Per Disbursement****
 This fee will be charged when wiring funds to or on behalf of a party to an escrow transaction. This fee will also be charged when receiving wired funds on behalf of a party to an escrow transaction.
- M. Interest Bearing Account Fee: **\$25.00 Per Account****
 This fee will be charged when requested to establish a separate Interest- bearing account for either the buyer, borrower or seller of a transaction.
- N. Document Preparation Fee: **\$125 Per Document****
 This fee will be charged when preparing the final legal papers, such as a mortgage, deed of trust, note or deed.

- O. Overnight Delivery Fee: **\$35.00 Per Letter Size or Package****
The applicable fee(s) will be charged when overnight delivery service is required on any document or package. The charge will be a non-refundable fee regardless of the zone or weight involved. This fee is not contingent upon the actual closing of the transaction. Overnight delivery services may be provided to high volume accounts at rates agreed upon by and between the Company and such account(s); such fees will not be less than zero not more than 200% of the applicable rate.
- P. Special Services/Hourly Work Fee: **\$135.00 Per Hour****
A fee of \$135.00 per hour, or fraction thereof, starting with a minimum increment of one quarter hour will be charged when special services are requested and/or required. Signing final documents will constitute approval of this fee for special services rendered.
- Q. Telecommunication Loan Package and Closing Documents: **\$25.00 Per Item****
A fee of \$25.00 will be charged for servicing and processing each loan package and/or other documents that are sent via e-mail, facsimile transmission, or any other form of electronic transmission.
- R. Second Equity Loan Transaction Rate: **\$250.00 Per Transaction****
This fee will be used on all second position equity loans wherein the lender does not require title insurance and is requesting a limited title report for processing and closing an escrow transaction.
- S. Processing Services Fee: **\$250.00 Per Transaction****
The following charges are the rates applicable for services rendered in connection with regular services provided by the Company for processing an escrow file. The following fees will be included in the basic bundled escrow rate on all purchases and considered earned income and non-refundable: **1** courier charge, **1** receipts and printing of e-mail documents (i.e. loan documents) **2** overnight delivery fees at **\$35.00**. Any additional courier, overnight or extra printed copies of documents will be **\$50.00** for whichever applies.

T. Escheat Servicing Fee Pursuant to A.R.S. 44-317 & Escrow Accounting Fee:

A **\$25.00** service fee will be charged for the processing and administration coincidental with any unclaimed escrow funds. This one- time **\$25.00** charge will be earned by the Company after the Company has made a diligent effort to locate the party. This fee will be charged as the time the funds are transferred to the Escheat Account.

U. Mobile Notary Fee:

The following rates may be charged when an outside Vendor is employed to perform signings on behalf of the Company:

1. Fee for residential purchases or refinance loans when signing is conducted throughout Arizona or outside the state of Arizona: **\$200.00**
2. Redraw or resigning fee: **\$150.00**
3. If Vendor is required to print the closing documents the following additional rate may be charged: **\$30.00**
4. Additional Trip Fee: **\$75 (up to 20 miles)**

V. Holdback Processing Fee: **\$150.00**

A minimum Holdback fee of \$150.00 will be charged at time of closing when funds are held back to ensure completion of specific items. Additional charges may apply.

W. Inspection Fee: **\$75.00**

When an inspection of the subject property is required for the issuance of any title insurance product, there will be an inspection fee charged per inspection per title requirements.

X. Manufactured Homes Title/Affixtures

This charge shall be in addition to the Basic Escrow Rate for the preparation of an Affidavit Of Affixture and/or applications for the transfer of Manufactures Certificate of Origin (MCO) or the original Certificate of Title for a Manufactured Home.

Does not include MVD authorized third party services and fees.

Rate of: **\$200.00**

**Y. Special Rates, Credits and Discounts:
Contractual Rate- Federal, State or Municipal Agencies**

Separate contracts may be entered into with Federal, State or Municipal agencies for performing Escrow Services for such charges as may be agreed upon by and between the Company and the governmental agency. Such charges will not be less than fifty percent (50%) nor more than two hundred percent {200%} of the applicable rate. A fixed price may also be bid on those types if contracts.