

**Iron Crest National Title Agency of the West, LLC  
500 Grant Street  
Suite 2900  
Pittsburgh, PA 15219**

**Arizona Escrow Fees and Charges  
Effective November 13, 2019**

## Definitions:

**Document Preparation:** The preparation of recordable documents, such as a deed or power of attorney, that are not prepared by the lender.

**Dual Signing:** Completion of signing for additional signer at more than one time and/or location.

**Employee Rate:** There will be no charge made to employees of the Company or its subsidiary or affiliated companies for escrow services in connection with the financing, refinancing, sale or purchase of the employee's principal residence. The waiver of such charges is authorized only in connection with those costs that the employee would be obligated to pay as established by custom as a party to the transaction.

**Escrow:** Any transaction in which property 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 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 nonperformance of a prescribed act, when it is then to be delivered by such person to a grantee, grantor, promisee, promisor, obligee, obligor, bailee, bailor, or any designated agent or employee of any of them. Escrow includes subdivision trusts. (ARS 6-801, as amended 1988)

**Loan Tie-In:** The completion of escrow for each mortgage that is obtained concurrently with an escrow.

**Negotiated Rate:** Under certain circumstances, closing services may be required in some cases and under conditions for which no charge has been provided in this Schedule. In this event, a charge shall be made which, in the opinion of the Company appears to be consistent with general company pricing procedures.

**Refinance Escrow:** The primary escrow services associated with closing and escrow of a residential property where no sale of real property is involved, including but not limited to title curative, (1) loan tie-in fee, closing disclosure and/or settlement statement preparation, (1) mobile notary, review of executed documents, wire and courier fees, disbursement and recording services.

**REO Escrow Fee:** When the seller of a property is a bank, lender, servicer or asset manager selling the property after acquiring it in foreclosure an additional fee will be added to the Sale Escrow Fee.

**Residential:** The improved one-to-four family residential property, or unimproved property that is intended for use as one-to-four family residential property.

**Sale Escrow:** The primary escrow services associated with closing and escrow of a sale or purchase of residential real property, including but not limited to title curative, obtaining payoffs, settlement statement preparation, (1) mobile notary, review of executed documents, wire and courier fees, disbursement and recording services.

**Short Sale Escrow Fee:** When the seller of a property is selling the property as a short sale, which typically requires that the seller's lender must approve the purchase terms of the transaction due to

accepting less than the full payment for the balance due, there will be an additional fee added to the Sale Escrow Fee.

**Sub-Escrow:** The processing, receipt and disbursement of escrow funds.

**Schedule of Fees**

<b>Refinance Escrow Fee:</b>	<b>\$425.00</b>
<b>Sale Escrow Fee:</b>	<b>\$500.00 per side</b>

**Additional Fees**

<b>Document Preparation Fee:</b>	<b>\$70.00 per document</b>
<b>Dual Signing Fee:</b>	<b>\$150.00</b>
<b>Loan Tie-in Fee:</b>	<b>\$150.00</b>
<b>REO Escrow Fee:</b>	<b>\$350.00</b>
<b>Short Sale Escrow Fee:</b>	<b>\$250.00</b>
<b>Sub-Escrow Fee:</b>	<b>\$125.00</b>