



Schedule of Escrow Fees and Charges
of
Blueprint Title Agency AZ
for the
State of Arizona

Effective Date: February 1, 2024

1. General Provisions

a. Disclosure

The rules and procedures contained herein are in no manner, either express or implied, to be construed as establishing or changing the rules and procedures pertaining to the escrow practices followed by Blueprint Title Agency AZ (the "Company") but are shown in order to properly apply the applicable Escrow Rate Table(s). The rates shown are for the processing of the various types of escrows and do not include any additional services unless otherwise noted or provided for in this schedule of fees and charges. Fees are based on the experience and judgment of the Company.

b. Minimum Fees, Additional Charges, and Special Risks

The fees herein are minimum charges. Additional charges shall be made when unusual conditions are encountered or when special services are provided as deemed necessary by the terms and conditions set forth in the escrow transaction. In the event such charges are made, the deposit of final funds and the signing of final documents or the acceptance of the work performed shall constitute approval of the charges made.

2. Definitions

- a. **Escrow** means any transaction in which any escrow 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 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 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, promisee, promisor, obligee, obligor, bailee or bailor, or any designated agent or employee of any of them. Escrow includes subdivision trusts and account servicing. (A.R.S. 6-801)
- b. **Escrow Agent** means any person engaged in the business of accepting escrows. (A.R.S. 6-801).
- c. **Escrow Business** means a commercial activity characterized by the regular and continuous carrying on of escrow transactions. (A.R.S. 6-801)

3. Schedule of Escrow Fees

a. Computation of the Basic Escrow Rate - Title & Closing Sale

When handling a sale escrow where the Company is also performing title services and providing title insurance, which is commonly referred to as a title and closing transaction, the bundled escrow fee will be \$1,200 to be split, as negotiated, by the buyer/seller on any given sale transaction.

b. Computation of the Basic Escrow Rate - Closing Only Sale

When handling a sale escrow where the Company is not performing title services and is not providing title insurance (where the subject property is being insured by a different title insurance company), which is commonly referred to as a closing only transaction, the escrow fee will be \$2,000 to be split, as negotiated, by the buyer/seller on any given sale transaction.

c. Computation of Bundled Escrow Fees - Refinance

When handling a loan escrow, where no sale of real property is involved, the escrow fee charged shall be \$525.

4. Special and Miscellaneous Rates and Fees

a. Volume Pricing - Refinance

The Company reserves the right to offer volume pricing to refinance clients who submit a high volume of refinance orders and where economies of scale exist either through integration, website ordering and processing, mobile app ordering and processing, and/or standardization of process. The volume pricing will be set at a flat rate in a written agreement between the client and the Company. Such documentation will be maintained outside of the Company's filed escrow rates.

b. Investor Rate

The Company reserves the right to offer an investor rate to builders, contractors, developers, subdividers, or other individuals, groups, or entities customarily engaged in real estate investments to produce income and profit, where they are the buyer, borrower, or seller. This rate is applicable only to the escrow fees that are paid by the investor and only on non-owner occupied properties. In lieu of paying the fees referenced in Section 3, the escrow fee charged to the investor will be \$350 for title and closing, closing only resale, and refinance transactions.

c. Additional Service Fees

The Company reserves the right to charge additional fees in the event additional services are required on any given transaction to ensure an accurate, compliant, and timely closing or as requested as stand-alone services. The following fees are representative of such additional service fees that may be charged on any given transaction:

- i. Holdback: \$150 per draw
- ii. Mobile Notary: \$150 per signing
- iii. Title Review: \$150 per party

d. Competitor Rate Match

The Company reserves the right to match any published or written escrow rate quote from a competitive title or escrow company. The competitor's escrow rate must be filed with and approved by the Arizona Department of Financial Institutions. A copy of this written escrow rate quote match will be documented and stored as a part of the escrow file.

e. Negotiated Rate

Under certain circumstances, the Company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by the Company's management and signed by all pertinent parties. A copy of said agreement shall be placed in each escrow file for which the rate applies.