(Signloc Closing, Inc., hereinafter referred to as the “Company” or “Signloc”)

ESCROW RATE MANUAL

AND

SCHEDULE OF ESCROW FEES FOR

STATE OF ARIZONA

As of 9/17/2020

This Escrow Rate Manual and Schedule of Escrow Fees is filed with the Arizona Department of Financial Institutions, in accordance with Article 4, Chapter 7, Title 6, Arizona Revised Statutes.
# Table of Contents

## General Rules
- 0.1 Definition of Escrow -4
- 0.2 Computation from Basic Rate -4
- 0.3 Fair Value -4
- 0.4 Minimum Charges, Special Risks and Work Charges -4
- 0.5 Rates and Charges -4
- 0.6 Separate Sales or Exchanges (Different Owners) -5
- 0.7 Transfer of Undivided Interest (When Sold Separately from Remaining Interest) -5
- 0.8 Unique Escrow Requirements/Additional Charges -5
- 0.9 Payment of Escrow Charges – 5
- 0.10 Miscellaneous Charges and Fees -5
- 0.11 Reference to County -5

## Chapter 1 – Escrow
- 1.1 Sale – Basic Charge – Residential -5
- 1.2 Sale-Basic Charge-Commercial -5
- 1.3 Loan – Basics Charge (1-4SFR) -6
- 1.4 Loan – Basic Charge (Commercial/Other than 1-4SFR) -6
- 1.5 Loan Concurrent with a Sale Escrow – Basic Charge -6
- 1.6 Loans/Construction Loans – Basic Charge -6
- 1.7 Leasehold – Basic Charge -6
- 1.8 Abbreviated Escrow – Basic Charge-Residential -6
- 1.9 Abbreviated Escrow – Basic Charge-Commercial -6
- 1.10 Exchange Accommodation Fee -7
- 1.11 Short Sale Service Fee -7
- 1.12 Seller's Short Sale Escrow Transaction Fee (Assisted Short Sale Fee) -7
- 1.13 REO Rates -8
- 1.14 Accelerated Escrow Rate -8
- 1.15 Bundled Residential Resale Service Fee. -8
- 1.16 Bundled Residential Refinance Service Fee. -8
- 1.17 FIRPTA Filing Service Fee. -8

## Chapter 2 – Special Rates
- 2.1 Investor’s Rate -9
- 2.2 Subdivision Rate – Residential/Commercial -9
- 2.3 All-Inclusive, Volume Lender Bulk Refinance Rate -9
2.4 Electronic Volume Lender Refinance Rate -10
2.5 Relocation Rate -10
2.6 Negotiated Rate -11
2.7 Document Preparation Fee -11
2.8 Competitor Rate -12

Chapter 3 – Miscellaneous Charges and Fees
3.1 Banking Service Fees - 12
3.2 Copy Charge - 12
3.3 Courtesy Signing Fee - 12
3.4 Direct Transaction Fee-Sale or Loan Escrow -13
3.5 Mobile Homes - 13
3.6 Escrow Only - 13
3.7 Electronic Document Fee -13
3.8 Express Mail Fee / Courier Fee -13
3.9 Dormant Funds/File Maintenance Fee -13
3.10 Holdback Fee - 13
3.11 Hourly Work Charge - 14
3.12 Interest Bearing Account Fee -14
3.13 Professional Signing Fee - 14
3.14 Property Inspection Fee -15
3.15 Reconveyance Tracking Fee -15
3.16 Recording and Service Fees – Residential -15
3.17 Recording Fees – Commercial, Builder, Developer -15
3.18 Trustee Reconveyance Fee -15

Chapter 4 – Subdivision Trust Fees
4.1 Acceptance Fee -16
4.2 Annual Fee -16
4.3 Accounting and Administrative Services -16
4.4 Collection Services -18
1. General Rules

1.1 Definition of Escrow

Escrow means any transaction wherein any property, money, written instrument or evidence of title to or possession of real personal property or other thing 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 right, title or interest therein in connection with the sale, transfer, encumbrance or lease of the real or personal property, to be delivered or redelivered by a person upon the contingent happening or non-happening of a specified event or performance or nonperformance prescribed act, when it is then to be delivered by such person, grantee, grantor, promisee, promisor, obligee, obligor, bailee, bailor, or a designated agent or employee or any of them. Escrow includes subdivision trusts and account servicing. (A.R.S. §6-801, as Amended).

1.2 Computation from Basic Rate

Whenever percentages of the basic escrow rates are used herein, the fee arrived at form use of the percentage shall be rounded up to the next dollar. The subject rates shall always be applied on fair value as defined in Section 0.3 below in multiples of $20,000.00 including any fraction thereof. The minimum rate applies to policies up to $100,000.00. Whenever percentages of the Basic Escrow Rate are used herein, the charge arrived at from use of the percentage shall be rounded up to the nearest dollar.

1.3 Fair Value

The fair value shall be construed as the full value of the property including the encumbrances. Where a sale is not involved, the fair value shall be determined from all available information (i.e. amount of encumbrances, assessed value, etc.) In no event shall it be less than the sum of the unpaid principal balances of the mortgages and/or contracts to which the property is subject, unless such mortgages and/or contracts provide for financing of a lender’s loan and closing costs, the mortgage provides for advances, or the capitalization of interest, in which case the mortgages and/or contracts exceed the sales price. The Company may be entitled to rely on the value provided by the parties to an arm’s length transaction.

1.4 Minimum Charges, Special Risks and Work Charges

The charges set forth herein are minimum charges. Additional charges will be made when special risks are assumed, special services are provided, and an escrow requires extra time and attention. The Company may impose a work charge at the rate of $150.00 per employee hour and charged at a two (2) hour minimum, or portion thereof based on actual time, as stated in Section 3.11 of the Rate Manual.

Whenever the Company is requested by a proposed insured to assume less than its self-imposed limit of liability and purchase reinsurance to cover a part of the total policy liability, an additional amount may be added to the schedule premium to recover the expense of reinsurance up to the self-imposed limit. Any such request shall be submitted to Management. The minimum fees set forth in this manual shall not be decreased by any otherwise applicable rates.

1.5 Rates and Charges

All rates contained herein become effective when approved by the Department of Financial Institutions or by operation of law.
1.6  **Separate Sales or Exchanges (Different Owners)**
Basic charge applicable per the Basic Escrow Rate on each separate sale in which any seller/exchanger is involved. The applicable charge applies on the amount of each individual; sale or exchange even though there may be on common purchaser, and the sales or exchanges are handled concurrently, and one or more separate escrows are involved.

1.7  **Transfer of Undivided Interest (When Sold Separately from Remaining Interest)**
Basic Charge applicable (Basic Escrow Rate) shall be based upon the interest conveyed, the purchase price, or the fair value thereof, whichever is the higher.

1.8  **Unique Escrow Requirements/Additional Charges**
In some cases, due to unusual requirements regarding the financing or development of a major project, the Company may find it necessary to enter into contracts or agreements for various services to be rendered and the charges to be made thereof. All such requests must be submitted to Management and retained in the escrow file. This will allow the Company to maintain control while offering pricing which is consistent with established escrow rates on projects of a similar nature.

1.9  **Payment of Escrow Charges**
Unless otherwise instructed in writing by the parties or unless specified in the Rate Manual, the Escrow Charges and Recording/filing fees shall be paid one-half by the buyer and one-half by the seller Unless otherwise instructed in writing by the parties, any charges incurred for miscellaneous or additional service(s) provided or requested by the parties shall be charged to the person who requested the service(s) or who will benefit from the service(s).

1.10 **Miscellaneous Charges and Fees**
Miscellaneous Charges and Fees shall be added to the applicable Basic Escrow Charge.

0.12 **Justification for Initial Fees**
All rates addressed within are initial rates/fees, and such fees have been set based upon the review of the numerous factors including but not limited to: (1) current financial rate structure used by Signloc in other jurisdictions; (2) vendor price quotes; (3) outstanding contracts with escrow support vendors; (4) analysis of comparable entity rates/fees; and (5) general market rate in the state of Arizona.
Chapter 1 – Escrow

1.1 Sale – Basic Charge - Residential
The minimum charge of 100% of the Basic Escrow Rate shall be based upon the fair value of the property in the escrow. The minimum charge for the Basic Escrow Rate are set as follows:

Up to $100,000.00

- Maricopa/Pinal/Apache/Cochise/Gila/La Paz/Navajo County ...............................$700.00
- For Yavapai/Coconino County .................................................................$675.00
- For Mohave County ..................................................................................$600.00
- For Graham/Greenlee/Yuma County .........................................................$525.00

Over $100,000.00 add $6.00 per $5,000.00 increment

*Includes but is not limited to the following:
- Wire Processing
- Standard document completion
- Print costs
- Courier/Overnight delivery
- Preparation of Settlement Statement
- Receiving and Disbursing funds

Signloc does not service counties not listed in the above fee schedule.

1.2 Sale-Basic Charge-Commercial
Escrow services performed in conjunction with title services shall be charged based upon the fair value amount of the transaction, at the following rates:

1.3 Loan – Basics Charge (1-4SFR) When there is no transfer of title involved the Basic Charge shall be: $150.00 for the first loan, plus $100.00 for each additional loan

1.4 Loan – Basic Charge (Commercial/Other than 1-4SFR) This rate will be applicable to any loan only transaction, regardless of whether or not there is/are any existing loans to be paid off as part of the escrow, when there is not transfer of title and when all documents are provided by the lender, the fee shall be:

<table>
<thead>
<tr>
<th>Liability Up to:</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,000</td>
<td>$500</td>
</tr>
<tr>
<td>$1,000,001 to $3,000,000</td>
<td>$700</td>
</tr>
<tr>
<td>Over, $3,000,001</td>
<td>$1,200.00</td>
</tr>
</tbody>
</table>

1.5 Loan Concurrent with a Sale Escrow – Basic Charge
When a loan escrow is handled concurrently with a sale, the charge shall be 100% of the Basic Charge of a Sale Escrow, plus a $150.00 Loan Tie-in Fee.
1.6 **Loans/Construction Loans – Basic Charge**

This Basic Charge is applicable for loans/construction loans where the lender requests additional services such as completing property inspections, obtaining lien waivers, disbursing funds to contractors and/or subcontractors, etc. The Basic Charge for construction loans shall be 100% of Basic Escrow Rate, plus ½ of 1% of the original amount held in escrow for future disbursements. (Does not include funds disbursed on initial date of disbursement). This transaction requires Management approval before the close of escrow.

1.7 **Leasehold – Basic Charge**

The Leasehold Escrow Rate (other than Oil, Gas, or Mineral Leases) shall be 100% of the Basic Rate based upon the fair market value of the property leased or the total amount of the lease payments, whichever is less, plus $100.00 for each lease assignment and/or modification. Escrow Rates on oil, gas, or mineral leaseholds shall be negotiated based on the services rendered.

1.8 **Abbreviated Escrow – Basic Charge-Residential**

Abbreviated Escrow services are available to primary escrow holders and/or institutional lenders when less than full escrow services may be needed or required. The charge shall be $175.00. This rate does not include recording and filing services fees, courier fees, or wire fees.

Services available under this section are restricted to:

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

Additional services may be offered at our additional work charge fee (See Section 3.11)

1.9 **Abbreviated Escrow – Basic Charge-Commercial**

Abbreviated Escrow services are available to primary escrow holders and/or institutional lenders when less than full escrow services may be needed or required. The charge shall be $1000.00. This rate does not include recording and filing services fees, courier fees, or wire fees.

Services available under this section are restricted to:

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

Additional services may be offered at our additional work charge fee (See Section 3.11)

1.10 **Exchange Accommodation Fee**

When an escrow transaction involves a 1031 Tax Deferred Exchange or a simultaneous exchange of property, the rate shall be $100.00 plus 100% of the Basic Escrow Rate for a sale escrow. This is in addition to the Basic Rate and all other applicable fees.

1.11 **Short Sale Service Fee**

In addition to the Basic Escrow Fee, when (i) The Company escrows a Short Sale transaction and (ii) the lender(s) accept less than full payment for the balance due (Short Sale) an additional facilitation charge
of $750.00 shall be paid by the Seller to The Company. Said Fee shall be added to the Seller’s portion of the Escrow Fee. However, should the lender(s) decline to allow all or a portion of said Fee, the disallowed portion shall not apply.

1.12 Seller’s Short Sale Escrow Transaction Fee (Assisted Service Fee)
When a transaction results in one or more existing lenders accepting less than their actual amount owed under its encumbrance (“Short Payoff” or “Short Sale”) there shall be a bundled service fee in lieu of other miscellaneous charges that would normally be incurred by the Buyer and Seller to close the transaction. Said Fee shall be charged to the Seller in addition to the Seller’s portion of the Basic Escrow Rate and shall include all miscellaneous Escrow Fees inclusive of Reconveyance/Recon Tracking, Short Sale Processing Fees, Recording Fees, Wire Fees and Courier Fees. However, should the lender(s) decline to allow all or a portion of said Fee, the disallowed portion shall not apply. Please see below the subject Fee structure:

<table>
<thead>
<tr>
<th>Transaction Amount</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $150,000</td>
<td>$1,200</td>
</tr>
<tr>
<td>$150,001 to $300,000</td>
<td>$1,500</td>
</tr>
<tr>
<td>$300,001 to $500,000</td>
<td>$1,600</td>
</tr>
<tr>
<td>$500,001 to $750,000</td>
<td>$1,900</td>
</tr>
<tr>
<td>$750,001 to $1,000,000</td>
<td>$2,100</td>
</tr>
</tbody>
</table>

*Per Negotiated Rate

1.13 REO Rates
This charge will be used on single family transactions wherein the Seller is an institutional lender who acquires the property through a foreclosure or deed in lieu of foreclosure. The rate will be $1,100.00 and split between buyer and seller unless specified in writing by the Seller and documented in the file. This is in addition to all other applicable fees.

1.14 Accelerated Escrow Rate
When the parties to the transaction request The Company to close escrow within 3 business days of the receipt of the contract, the parties will be charged a $200.00 accelerated escrow fee. The party requesting said acceleration will pay for this service. This fee is charged regardless of whether or not the transaction actually closes within 3 business days. This fee is in addition to the Basic Escrow Rate and all other applicable fees.

1.15 RESALE BUNDLED SERVICE FEE $300.00 The Resale Bundled Service Fee is a stand-alone fee. This amount includes all courier/overnight mail delivery fees, wire fees and e-doc fee. If the Resale Bundle 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.

Separate charges for the above services will not be assessed when the Bundled Residential Resale Service Fee is charged, save applicable Recording Service Fees.

In transactions where the Bundled Residential Resale Service Fee is not charged, the individual associated fee(s) will apply per type presented and approved herein.

1.16 Bundled Residential Refinance Service Fee
This fee will be charged if any of the following services are provided in conjunction with a corresponding transaction type below:

- Refinance, replacing an existing loan, adding a new loan, or adding a construction loan:
  - $200.00 escrow rate for the first loan, inclusive of:
    - In-branch signing services;
    - Courier Fees (Up to 3);
    - Electronic Document Fee;
    - Express Mail Fee (Up to 2);
    - Reconveyance Tracking Fee (up to 2);
    - Wire-In (up to 2);
    - Wire-Out (1)
    - Up to 3 checks for installment/creditor payments

In transaction where the Bundled Residential Refinance Service Fee is not charged, the individual associated fee(s) will apply per type presented and approved herein.

1.17 FIRPTA Filing Service Fee
A FIRPTA Filing Service Fee of $125.00 will be charged to the seller of real property for preparation of the FIRPTA package to be files with the IRS, post-close.

Chapter 2 – Special

Rates 2.1 Investor’s Rate
This rate is available to an investor, builder, contractor, developer, sub-divider, licensed real estate salesperson or broker, licensed mortgage broker, or other individuals, groups of individuals or entities in the real estate industry. Minimum Escrow Rate applies.

- The charge is 70% of the Basic Escrow Rate applicable for the transaction
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay in the transaction

2.2 Subdivision Rate – Residential/Commercial
This rate is available to a builder, contractor, developer, or sub-divider customarily engaged in such business of the development and/or sale of lots located within a residential/commercial subdivision plat.

<table>
<thead>
<tr>
<th>Number of Units</th>
<th>Basic Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 20 Units</td>
<td>70% of Basic Escrow Rate</td>
</tr>
<tr>
<td>21 to 31</td>
<td>65% of Basic Escrow Rate</td>
</tr>
<tr>
<td>Units 31 to 70</td>
<td>55% of Basic Escrow Rate</td>
</tr>
<tr>
<td>Units 71 to 100</td>
<td>50% of Basic Escrow Rate</td>
</tr>
<tr>
<td>Units 101 to 200 Units</td>
<td>45% of Basic Escrow</td>
</tr>
<tr>
<td>201 to 1200 Units</td>
<td>40% of Basic Escrow Rate</td>
</tr>
<tr>
<td>More than 1201 Units</td>
<td>30% of Basic Escrow Rate</td>
</tr>
</tbody>
</table>

- Subdivision Rate – Residential may not be combined with any other discount.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay in the transaction.
Note: An additional $75.00 will be deducted from each escrow fee when there are more than 500 units and the builder, contractor, developer or sub-divider has a dedicated transaction coordinator.

Minimum Rate: $50.00

2.3 All-Inclusive, Volume Lender Bulk Refinance Rate
This rate is available 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.

- The fee for these bundled services shall be $200.00. This fee shall include all escrow service, courier/delivery fees, wire fees, electronic document fees.
- This fee shall **NOT** include additional services as may be required, including but not limited to Reconveyance Tracking, Recording Fees and Professional Signing Fee.

2.4 Electronic Volume Lender Refinance Rate
This rate is available to any Lender, Mortgage Broker, Credit Union, or other lending entity that (i) processes in excess of 20 refinance transactions on an average monthly basis and (ii) opens those refinance orders via the Internet utilizing the Company’s online platform.

- Orders are placed electronically by the originating entity, with process and delivery through a centralized transaction management electronic platform.
- Documentation is delivered and communication stored electronically via a centralized transaction management electronic platform.
- The fee for these online orders shall be $125.00. This fee shall include all escrow service, courier/delivery fees, Reconveyance Tracking, wire fees, electronic document fees.
- This fee shall **NOT** include additional services as may be required, including but not limited to Recording Fees, Professional Signing Fee, or any additional document preparation needed to support the transaction (Power of Attorney, Subordination Agreement, additional Releases, additional Deeds, etc.)

2.5 Relocation Rate
This rate is available to persons (employee) participating a company sponsored relocation plan in connection with the sale or purchase of an employee’s bona fide primary residence. The minimum charge for the Basic Escrow Rate applies.

The charge is 70% of the Basic Escrow Rate applicable for the transaction. This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay in the transaction.

Escrow Fee shall be charged through escrow to employee, employer, or Relocation Company acting on behalf of the parties.

2.6 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 Management of the appropriate County and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

2.7 Document Preparation Fee
A fee of $125.00 shall be charged in preparation of documents that are beyond the scope of a typical escrow transaction.

2.8 **Competitor Rate**
The Company shall have the ability to match another licensed escrow agent’s fee provided that (i) the licensed escrow agent’s fee is approved by the Arizona Department of Financial Institutions, (ii) the like-kind fee quote from the said escrow agent is housed within The Company file and (iii) this Competitor Rate match is approved by The Company administration.

2.9 **EMPLOYEE RATES SUMMARY ACCOUNT:**
Employees of any title insurer or title insurance agency (including employees who have retired under normal retirement procedures, including retirement on account of illness and early retirement based on the employer’s policies as to retirement), shall be charged an escrow rate equal to seventy-five percent (75%) of the applicable basic escrow rate for escrow services performed in connection with the financing, refinancing, and sale or purchase of their primary single or two family, owner-occupied residence, and confined to those escrow fees and charges which the employee would be expected to pay by established custom or contractual obligation as one of the parties to the transaction. Employees of The Company shall receive complimentary escrow service in connection with the purchase, sale and loan escrow transactions for their primary owner-occupied residence.

**FORMULA:** 75% of Basic Escrow Rate = Charge

**Chapter 3 – Miscellaneous Charges and Fees**
There are a variety of services and/or products that may be necessary or required to meet the needs of the customers of the Company. The rates included in this section shall be charged if these services and/or products are provided, in addition to any other applicable rates charged by the Company.

3.1 **Banking Service Fees**
A processing fee will be charged when additional banking services are requested or required. The following fees have been established for those services.

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wire-Out Fees</td>
<td>$30.00</td>
</tr>
<tr>
<td>Banking Items</td>
<td>$25.00</td>
</tr>
<tr>
<td>Fee Per Check Stop Pay</td>
<td>$35.00</td>
</tr>
<tr>
<td>Special Banking Fee (cashiering/reissue)</td>
<td>$25.00</td>
</tr>
<tr>
<td>Affidavit of Affixture filing</td>
<td>$100.00</td>
</tr>
</tbody>
</table>

3.2 **Copy Charge**
**Pending Litigation** – The following fees shall be charged when the company or the parties to any transaction is involved in litigation:

- $0.10 for each page copied plus $10.00 per hour per person for locating and making the copies of the documents (per A.R.S. §12-351 F1).

**Post-Closing Escrow Copies** – The following fee shall be charged when copies of any document(s) are requested from a closed escrow file:
• $0.10 for each page copied plus $10.00 per hour per person for locating and making the copies of the documents.

3.3 **Courtesy Signing Fee**
A fee for witnessing and/or notarizing signatures on loan documents or other closing packages and documents not involving a The Company escrow account shall be charged.

    Courtesy Signing Fee: $150.00
    Each Additional Loan Package: $100.00

This services does not include any Miscellaneous Fees, including but not limited to Copy Charges, Electronic Document Fees, Express Mail Fees, etc.

3.4 **Direct Transaction Fee-Sale or Loan Escrow**
This charge is for the preparation of escrow instructions in the absence of a written Purchase Contract or Loan Escrow Agreements. The rate of $150.00 shall be charged in additional to all other applicable rates.

3.5 **Mobile Homes**
This charge is for transactions which require either transfer of a mobile home title or surrender as part of an Affidavit of Affixture. This fee is in addition to any third party vendors that may be used to facilitate this transaction.

3.6 **Escrow Only**
An escrow specifying no title policy to be issued shall have a basic charge of 200% of the Basic Escrow Rate. There will be no Builder or Developer/Investor discounts in conjunction with Escrow Only transactions. These transactions must be approved by Management.

3.7 **Electronic Document Fee**
This fee shall be charged when lender loan document packages are received by electronic delivery methods (i.e. e-mail or internet) and will be charged to the customer requesting or benefiting from the service, or as provided for in the escrow instructions.

    Per Loan Package: $35.00

3.8 **Express Mail Fee / Courier Fee**
This fee shall be charged for each Express Mail, Overnight Mail, Federal Express, UPS, DHL, or other delivery service, including but not limited to “Special Messenger”, and will be charged to the customer requesting or benefiting from the service, or as provided for in the escrow instructions.

    Charge per Pick-Up or Delivery: $35.00

*Additional charges may apply under unusual circumstances, such as international deliveries or same day/out-of-town deliveries. Such additional charges shall not exceed actual cost charged by third-party vendor or contractor.
3.9 Dormant Funds/File Maintenance Fee
Dormant Funds as evidenced by stale-dated checks (90) days, outstanding checks, inactive escrow account will be maintained at the following charge, beginning six months from the date the initial check was disbursed or the date the funds became available for the disbursement. Maintenance service will include one or a combination of the following: one written letter, three local or long distance telephone calls not to exceed a $10.00 expense and a general index name search. Any additional service shall be charged at the rate of $50.00 per hour (1/2 hour minimum) plus pass through charges (i.e. skip-trace, private investigator) up to such time as any remaining funds are properly escheated by law to the State of Arizona.

Monthly File Maintenance Fee: $25.00

3.10 Holdback Fee
The following charges shall be made when the Escrow Agent is employed by separate Escrow Instructions to hold funds after an Escrow transaction has closed.

- Set-Up Fee for prep of company-provided Holdback Escrow Instructions: $150.00
- Monthly Maintenance Fee (or fraction thereof): $25.00

Fees shall be charged at closing and are non-refundable. Should the Holdback extend past the predetermined holdback period, the escrow agent shall deduct the additional maintenance fees from the transactional funds held back.

However, these fees shall not be charged to a builder, developer or sub-divider customarily engaged in such business of the development and/or sale of lots located within a residential subdivision plat.

3.11 Hourly Work Charge
An hourly rate of $150.00 per hour (or any fractional portion thereof) shall be charged when unusual conditions are encountered in the escrow, when special risks are assumed, or when special services are provided. The transaction dynamics that support the Hourly Work Charge, as well as an accounting for the work hours expended, shall be appropriately documented in written form within the escrow file.

3.12 Interest Bearing Account Fee
This fee shall be charged when requested to establish a separate interest bearing account for either the buyer/borrower or seller of a transaction and will be charged to the customer requesting or benefiting from the service, or as provided for in the escrow instructions.

Charge per Account Established: $100.00

3.13 Professional Signing Fee
This fee shall be charged if a professional signing service is employed to witness and/or notarize signatures on loan documents or other closing packages and documents, if required to fulfill specialized needs of clients. These situations include, but are not limited to, the following situations: Signing occurs outside of the normal business hours maintained by The Company; Bi-lingual (ex-Spanish)/Hearing Impaired services are required. If the professional signing service is required to pickup and/or deliver document packages, Courier or Express Mail fees, shall be charged in addition to the signing fee.
• Buyer/Seller and/or First Loan Package: $ 175.00
• Additional Loan Package: $ 75.00
3.14 Property Inspection Fee
This fee shall be charged when a property inspection is required or requested in connection with the closing of any transaction or issuance of any title insurance. This fee does not include any outside vendor fees that may be charged.

Per Property Inspection: $150.00

3.15 Reconveyance Tracking Fee
This charge covers the additional expense of monitoring the recordation of the release document by the lender and the additional record keeping expense of a delayed reconveyance, as well as covering charges which may be incurred by the employment of a third party vendor to provide this service to Metro Title Agency of Arizona Inc. This non-refundable fee shall be charged when a loan is paid off, and if the release document has not been furnished at the close of escrow. Recording fees are included.

For each loan: $100.00

3.16 Recording Service Fee – Residential Transactions
Charge per Sale and Refinance Transaction: $75.00

This fee includes e-recording service fees charged by outside vendors, or manual delivery of recording documents to the applicable County Recorder’s Office and processing and mailing fees incurred by The Company. Any excess recording fees collected shall be considered fees earned by The Company and non-refundable.

3.17 Recording Service Fee – Commercial Transactions
Charge per Sale and Refinance Transaction: $75.00

This Commercial Recording Fee is a minimum charge for recording documents with the applicable County Recorder’s Office. If the actual charge required by the Recorder’s Office exceeds the charge for the Commercial Transaction full document recording charge, the charge collected by The Company shall be in multiple of $25.00, rounded up from the actual charge collected by the Recorder’s Office. This fee shall apply to escrows handled by The Company in any County.

This fee includes e-recording service fees charged by outside vendors, or manual delivery of recording documents to the applicable County Recorder’s Office and processing and mailing fees incurred by The Company. Any excess recording fees collected shall be considered fees earned by The Company and non-refundable.

3.18 Trustee Reconveyance Fee
This non-refundable fee shall be charged when this company acts in the capacity of a trustee under a Deed of Trust and must execute a Deed of Release and Reconveyance in said capacity. Recording fees shall be an additional charge.

Charge per Release Instrument: $100.00
Chapter 4 – Subdivision Trust Fees

The following fees are the rate applicable for accounting and other services rendered in connection with subdivision trust escrow pursuant to the instruction of the parties thereto.

4.1 Acceptance Fee
“Beneficiary” is hereby defined as: One married couple, or one party as his/her sole and separate property, one partnership (general, limited or joint venture), or one corporation.

- Single Beneficiary Trust: $200.00
- Double Beneficiary Trust: $275.00
- Junior Beneficiary Trust: $275.00

Charge per each additional Beneficiary: $25.00

4.2 Annual Fee
“Beneficiary” is hereby defined as: One married couple, or one party as his/her sole and separate property, one partnership (general, limited or joint venture), or one corporation.

- Single Beneficiary Trust: Double $150.00
  Beneficiary Trust: $200.00
  Junior Beneficiary Trust: $200.00
  Charge per each additional Beneficiary: $25.00

4.3 Accounting and Administrative Services

Trust Agreement
Acceptance of Amendment to Trust Agreement: $50.00
Additional Parcels of Property to Trust (Fee per Additional Parcel) $25.00
Assignment of Collateral, Assignment of Beneficial Interest $50.00

Assignment of Funds or Money Assignment
Acceptance Fee $75.00
Annual Fee $75.00
Change of Payee $50.00
Fee for each Additional Payee (in excess of one) $50.00

Broker’s Commission
Acceptance Fee $25.00
Annual Fee $25.00
Fee for each Additional Broker or Payee (in excess of one) $10.00
### Closing or Distribution Fee

<table>
<thead>
<tr>
<th>Type of Trust</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Beneficiary Trust (minimum)</td>
<td>$100.00</td>
</tr>
<tr>
<td>Double Beneficiary Trust (minimum)</td>
<td>$200.00</td>
</tr>
<tr>
<td>Junior Beneficiary Trust (minimum)</td>
<td>$200.00</td>
</tr>
</tbody>
</table>

*If all of the property in the Trust is sold or conveyed by the Trustee in the normal course of handling the subdivision, there will be no closing or distribution fee.*

### Change of Payee under Trust Obligations

$50.00

Example: Decree of Distribution, Sole/Separate property after the initial acceptance of the Trust by written notice of the Beneficiary, etc.

### Collateral Assignment of Beneficial Interest

- **Acceptance Fee**: $75.00
- **Annual Fee**: $75.00

### Deed Fee

- Through the Company: $20.00
- Outside the Company: $120.00

*An additional $2.50 will be charged for each lot or parcel in Excess of one (1) with a maximum additional fee charged of $20.00*.

### Document Extension (any miscellaneous instrument)

$20.00

### Easement Fee

$20.00

### Fees for the Holding Other Financial Instruments – Savings Accounts, Impound Accounts, Time Certificates of Deposit, Letters of Credit to be held By the Trustee for Depositories.

- **Acceptance Fee**: $75.00
- **Annual Fee**: 1/10 of 1% of Maximum Funds Held $1,000.00
- **Maximum**: $1,000.00

### Leases and/or Certificates of Purchase (State or Federal)

- **Acceptance Fee**: $35.00
- **Annual Fee**: $35.00
- **Transfer Fee**: $100.00

### Option to Purchase

- **Acceptance Fee (If not in the original Trust)**: $50.00
- **Exercising of the Option**: $50.00
- **Review and Analysis of Trust Accounts (per hour)**: $50.00
4.4 **Collection Services**

Fees for Collection Accounts established for Agreements of Sale, Mortgages or Deeds of Trust, Trustee Sales and Forfeitures, if permitted under the trust Agreement, shall be charged as per the then existing fee schedule maintained by the Account Servicing Agent.

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