

TITLE CLEARING AGENCY, LLC

ESCROW FEES AND CHARGES

FOR

THE STATE OF ARIZONA

EFFECTIVE DATE: November 15, 2020

Title Clearing Agency, LLC Fees Defined

Refinance Escrow Fee: The handling, processing and services associated with closing and escrow, including but not limited to production of HUD-1 settlement statements, one document preparation, mortgage payoff verification, scheduling coordination, document delivery and tracking, quality control, escrow disbursement, bank fees and mailing. This fee may include certain third-party costs paid on client's behalf, including but not limited to wire fees, courier fees, tax certification, document scan fees and e-recording fees.

Limited Refinance Escrow Fee: The handling, processing and services associated with closing and escrow, including only production of HUD-1 settlement statements, mortgage payoff verification, scheduling coordination, document delivery and tracking, quality control, escrow disbursement, bank fees and mailing. This fee may include certain third-party costs paid on client's behalf limited to wire fees and courier fees.

Resale Escrow Buyer Fee: The handling, processing and services associated with closing and escrow, including but not limited to production of HUD-1 settlement statements, mortgage payoff verification, scheduling coordination and signing for buyer, document delivery and tracking, quality control, escrow disbursement, bank fees and mailing. This fee may include certain third-party costs paid on client's behalf, including but not limited to wire fees and courier fees.

Resale Escrow Seller Fee: The handling, processing and services associated with closing and escrow, including but not limited to production of HUD-1 settlement statements, mortgage payoff verification, scheduling coordination and signing for Seller, document delivery and tracking, quality control, escrow disbursement, bank fees and mailing. This fee may include certain third-party costs paid on client's behalf, including but not limited to wire fees and courier fees.

Notary Signing Fee: A closing conducted by a notary who has been contracted by a title company or notary signing company. In states where customary, this service is typically limited to witnessing and notarizing signatures on closing documents, and processing and returning signed closing documents.

Sub-Escrow Fee: The processing, payout, delivery and tracking of escrow funds. This service may include additional fees incurred by the escrow agent such as wire fees, overnight delivery fees and check cancellation fees.

REO Escrow Fee: When the seller of a property is a bank or asset manager selling the property pursuant to a foreclosure an additional fee will be added the escrow fee.

Short Sale Escrow Fee: When the seller of a property is selling the property as a short sale transaction an additional fee will be added to the escrow fee.

Second Mortgage Escrow Fee: The handling, processing and services associated with the processing of Second Mortgage's, including but not limited to closing coordination services, document preparation and notary coordination.

Trustee Sale Guarantees Fee: The handling, processing and services associated with Trustee Sale Guarantees, including but not limited to the preparation of a Bene Check report, a full scope search of the subject property, a Trustee Sale Guarantee, a complete mailing list, recording notice of sale, a publication date down, bankruptcy search and recording a notice of rescission.

Commercial Escrow Fee: The handling, processing and services associated with closing and escrow, including but not limited to production of HUD-1 settlement statements, mortgage payoff verification, scheduling coordination and signing for both buyer and seller, document delivery and tracking, quality control, escrow disbursement, bank fees and mailing. This fee may include certain third-party costs paid on client's behalf, including but not limited to wire fees and courier fees.

Attorney Fee: The services provided by an outside attorney as determined to be necessary as part of the title/closing process.

Document Preparation Fee: The preparation of legal documents, closing documents, affidavits and/or disclosures determined to be necessary as part of the title/closing process.

Subordination Fee: The process of giving a current lien or interest an inferior status to the new mortgage for which the borrower wishes to apply. For example, an existing mortgage may be subordinated to the lien of a new mortgage in which case the new mortgage becomes the lien with priority.

E-Recording Fee: The process of recording legal documents in digital form, as allowed by certain jurisdictions.

Interest-Bearing Account Fee: A party to the transaction may request, in writing, that the company deposit escrow funds into an interest-bearing account. Such request shall be evaluated based on company procedures and the provisions of the Arizona Revised Statutes. The fee is for opening, servicing, and closing the account.

Negotiated Rate: Under certain circumstances, the company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved by an officer of the company and signed by the company and the client. A copy of said agreement shall be retained in the files of the company.

Schedule of Fees

<u>Refinance Escrow Fee:</u>	\$495.00
<u>Limited Refinance Escrow Fee:</u>	\$395.00
<u>Resale Escrow Buyer Fee:</u>	\$395.00
<u>Resale Escrow Seller Fee:</u>	\$395.00
<u>Commercial Escrow Fee:</u>	

\$0-\$2,000,000	\$875
\$2,000,000 +	An amount agreed upon in writing by the customer and the company, with a minimum fee of \$2,500.00

Additional Fees

<u>Notary Signing Fee:</u>	\$150.00
<u>Sub-Escrow Fee:</u>	\$125.00
<u>REO Escrow Fee:</u>	\$200.00
<u>Short Sale Escrow Fee:</u>	\$500.00
<u>Second Mortgage Escrow Fee:</u>	\$150.00
<u>Trustee Sale Guarantees Fee:</u>	\$300.00
<u>Attorney Fee:</u>	\$Cost
<u>Document Preparation Fee:</u>	\$50.00 per document
<u>Subordination Fee:</u>	\$125.00
<u>E-Recording Fee:</u>	\$15.00
<u>Interest-Bearing Account Fee:</u>	\$50.00