



NAVI TITLE AGENCY

ESCROW FEES AND CHARGES FOR THE STATE OF ARIZONA

This Schedule of fees and Charges shall supersede all Schedules of Fees and Charges which have heretofore been displayed in our offices and filed with the Arizona Department of Financial Institution pursuant to A.R.S. §6-846 et. Seq. On behalf of Navi Title Agency, LLC and its subsidiary companies in the State of Arizona.

EFFECTIVE: 01/06/25
Unless otherwise indicated.

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Section I – General Provisions

A. Definition of Escrow

Escrow means any transaction wherein any property, money, written instrument, or evidence of title or possession to real or 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 rights, 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 non-happening of a specified event or performance or non-performance 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 a designated agent or employee or any of them. Escrow includes subdivision trust (A.R.S. §6-801, as amended).

B. FAIR VALUE

When a sale is involved the "Fair Value" means the full amount of the consideration paid to the Seller, including any encumbrances being assumed by the Buyer and/or the "Fair Value" shall be determined from all available information, i.e., amount of encumbrances, assessed value, comparable sale data, etc. In no event shall the "Fair Value" be less than the sum of the unpaid principal balances of the mortgages, deed of trust and/or contracts to which the property is subject and is at the sole discretion of the Escrow Agent. When a sale is not involved, the "Fair Value" shall be the principal amount of the loan.

C. Computation from Basic Escrow Rate

- 1) The Basic Escrow Rate will always be applied on the fair value as defined herein in increments of \$10,000 including any fraction thereof.
- 2) Whenever percentages are used to calculate an escrow fee, the fee charged will be rounded up to the next highest dollar.
- 3) Other rates, such as special escrow rates or rates applicable to specific types of transactions as set forth in this manual will be extended at the discretion of the Escrow Agent or upon request and submission of sufficient documentation of qualifications.
- 4) Certain projects may require services for which a pricing schedule is not provided for in this schedule of fees (i.e. non-typical projects). The company reserves the right to enter into contracts or agreements in writing outlining negotiated rates to be charged. Any such contract or agreement shall be approved by company management and maintained outside of this rate manual.

- 5) Escrow Agent reserves the right to match escrow quotes received from a competing Escrow Agency and/or Title Insurer provided the rate is obtained in writing and is a filed and approved rate by the Department of Financial Institutions
- 6) Any special rate shall be applied only to that portion of the fees the qualifying party is customarily charged and is expected to pay in the transaction and as provided for in this filing.

D. Separate Sales or Exchanges (Different Owners)

Basic charge is 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 one common purchaser, and the sales or exchanges are handled concurrently, and one or more separate escrows is/are involved

E. Transfer of Undivided Interest (Sold separately from remaining interest)

Basic Charge is applicable based upon the interest conveyed, the purchase price or the fair value thereof, whichever is the higher.

F. Minimum Charges for Special Services

- a) Additional charges will be made when unusual conditions are encountered or when special services are provided as deemed necessary by reason of terms and conditions set forth in the escrow transaction.
- b) In the event such charges are incurred, the deposit of final funds and the signing of final documents or the acceptance of the work performed will constitute.

G. Employee Rate

Employees, officer and Directors of Navi Title Agency LLC shall receive complimentary escrow fee (for those charges which they would customarily be expected to pay) in connection with a purchase, sale and refinance of their **primary residence** The complimentary escrow service noted above (purchase, sale and refinance) is **limited to one** purchase, and one sale, and one refinance transaction during a twelve month period.

H. Effective Date

All rates set forth herein become effective when approved by the Arizona Department of Financial Institution or by operation of law.

I. Minimum Escrow Rate

Unless otherwise set forth within a specific rate herein, the total minimum charge for any escrow transaction shall be:

| Transaction Type | Residential | Commercial |
|----------------------------|-------------|------------|
| i. Sale | \$ 880.00 | \$ 880.00 |
| ii. New Loan or Refinance | \$ 200.00 | \$ 225.00 |
| iii. Subdivision / Builder | \$ 250.00 | \$ 250.00 |
| iv. Special Rates | \$ 250.00 | \$ 250.00 |
| v. Misc Escrows | \$ 880.00 | \$ 880.00 |

J. Escrow Fee Split

Unless otherwise instructed in writing by the parties, the escrow fees and recording/filing fees to be charged one-half (1/2) to Buyer and one-half (1/2) to Seller as applicable. Unless otherwise instructed in writing by the parties, any charges incurred for miscellaneous or additional services provided or requested by the parties will be charged to the person who requested such services(s) or who will benefit by such service(s).

K. Residential Escrow Transactions Defined

- a) Whenever the term "Residential Escrow" is used herein, it shall mean a transaction relating to property improved with a 1 to 4 family residential dwelling or residential condominium unit.

L. Commercial Escrow Transactions Defined

- a) Whenever the term "Commercial Escrow" is used herein, it shall mean a transaction relating to all real property not categorized as improved with a 1 to 4 family residential dwelling or residential condominium units

Section II - Escrow – Residential, Subdivision and Commercial Rates

A. Escrow Fee – Cash Sale Bundle

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property subject to the escrow (includes Overnight Delivery Fees, Courier Fees, Payoff Tracking and Processing Fee and Recording Fees) If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

100% of the Basic Escrow Rate + \$350.00

B. Escrow Fee – Sale w/ Concurrent Loan Bundle

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property subject to the escrow (includes Overnight Delivery Fees, Courier Fees, Loan Tie-In Fee, Payoff Tracking and Recording Fees). If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

100% of the Basic Escrow Rate + \$495.00

C. Escrow Fee – Residential Refinance

- a) A Loan escrow which does not involve the transfer of title, in which a new loan will be replacing or revamping an existing loan.
- b) A Loan escrow which does not involve the transfer of title, in which there are no existing liens or encumbrances

Bundled Rate = \$350 + \$125 per additional loan

Note: This rate includes courier/delivery services/reconveyance tracking/Wire

D. Escrow Fee – Commercial Refinance

This rate shall be applicable to any loan-only transaction, regardless of whether or not there is/are any existing loan(s) to be paid off as a part of the escrow and when there is no transfer of title and all loan documents are provided by the lender and no documents are to be provided by the Company, the fee shall be:

| Liability | Charge |
|--|--|
| a) Up to \$1 million | \$750 Add \$500 for construction loans |
| b) \$1 million - \$3 million | \$1,000 Add \$500 for construction loans |
| c) Over \$3 million | \$1,500 for non-construction loans The charge for construction loans shall be \$2,500 |
| No other rate shall be applied to this rate. | |

Following services shall be included in the above rate:

- a) Unlimited incoming and outgoing wire transfers
- b) Unlimited payoff tracking and processing fees
- c) Electronic document fee
- d) Courier and overnight delivery fees

E. Escrow Fee – Constructions Loans

- a) If there are no existing liens or encumbrances: Bundled Rate = \$350.00
- b) If loan is used to payoff an existing lien or encumbrance in addition to construction costs: Bundled Rate = \$350.00

F. Escrow Fee – Out of State and/or Escrow Only

Escrow services involving a transfer of real property where title insurance is available but is not being issued will be charged at twice the Basic Escrow Rate with a minimum charge of \$1,200.

Note: Escrow Agent, at their discretion, may combine the above rate with any applicable special rates described herein.

G. REO Escrow Rate

- a) This rate shall be applied to an escrow transaction involving an REO resale (bank owned property)

| Escrow Agent is issuing Title Ins. | Escrow Agent is NOT issuing Title Ins. |
|------------------------------------|--|
| i. 120% of the Basic Rate | ii. 150% of the Basic Rate |

This rate shall be the sale escrow rate applicable to this type of transaction and unless otherwise instructed in writing by the Seller (bank owning the property) and will be charged one-half (1/2) to buyer and one-half (1/2) to seller.

H. Short Sale Escrow Rate

- a) When the transaction results in one or more existing lenders accepting less than the actual amount owed under its encumbrance ("Short-payoff" or "Short Sale")

| Sales Price | Bundled Rate |
|----------------------------|--|
| i. Up to \$100,000 | \$1600 |
| ii. \$100,001 - \$250,000 | \$1900 |
| iii. \$250,001 - \$500,000 | \$2200 |
| iv. \$500,001 - \$750,000 | \$2600 |
| v. \$750,001 - \$1,000,000 | \$2900 |
| vi. Over \$1,000,000 | 100% of the Basic Escrow Rate + \$1200 |

Note: This rate includes Courier fees, Overnight Delivery Fees, Reconveyance Tracking Fees, Wire Fees

I. Commercial Escrow Rate

a.) Escrow services performed in conjunction with title services shall be charged based upon the dollar amount of the transaction, at the following rates for properties defined herein as Commercial

| Sales Price | Rate |
|-------------------------------------|------------------------------|
| a) Up to \$3 million | 70% of the Basic Escrow Rate |
| b) Over \$3 million - \$10 million | 60% of the Basic Escrow Rate |
| c) Over \$10 million - \$20 million | 50% of the Basic Escrow Rate |
| d) Over \$20 million | 40% of the Basic Escrow Rate |

b.) When a Commercial Sale escrow transaction closes simultaneously with a new loan when covering identical property. Bundled rate = \$500.00

J. Subdividers, Builders, and Commercial Developers

These rates are available to a builder, contractor, developer, or subdivider, hereinafter referred to as builder/developer, customarily engaged in such a business and shall apply only when the transaction involves the sale to a consumer home buyer or lot purchaser.

These rates are applicable only to the Basic Escrow Fees (Sale, Loan, Sale and Loan and Leasehold), set forth above.

The amount of the adjustment to the basic escrow fee is dependent upon the number of units being developed in recorded subdivisions and the number of proposed units in additional parcels, all of which are owned by the builder/developer.

The ultimate rate charged to the builder/developer is calculated as follows:

| | |
|-------------------------|-------------------|
| 1 – 15 units | 70% of Basic Rate |
| 16 – 30 units | 60% of Basic Rate |
| 31 – 70 units | 50% of Basic Rate |
| 71 – 200 units | 40% of Basic Rate |
| 201 – 300 units | 30% of Basic Rate |
| 301 – or more units | 25% of Basic Rate |
| Minimum Rate - \$100.00 | |

Section III – Special Rates

K. Competitor Rate

The Company may choose to match written escrow quotes received from a competing escrow and/or title company, providing:

- Competitor rate must be filed with and approved by Arizona Department of Financial Institutions.
- Copy of quote must be retained in file
- Recording Fees and Additional Work Charges, if applicable, are in addition to the above Basic Charge.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge
- Rate may not be combined with any other discounted or special rate

L. Negotiated Rate

Under certain circumstances Navi Title Agency PLLC reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by management and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

M. Educator Rate

This rate is available to any Educator employed as a teacher for an accredited educational institute either public or private. Benefiting party must provide proof of employment

70% of Basic Escrow Rate

N. First Responder / Veteran / Military Rate

This rate is available to any First Responder/Veteran/or Military person party to an Escrow. A First Responder includes police officers, firefighters, emergency personnel, active or retired military, National Guard and Red Cross employees. Benefiting party must present proof of employment or active-duty status

70% of Basic Escrow Rate

O. Investor Rate

This rate is available to licensed real estate agents or brokers, licensed mortgage brokers, loan officers or other individuals, groups of individuals or entities customarily engaged in real estate investments for the production of income and profit, wherein they are the buyer, borrower or seller. This rate is applicable only to the escrow fees which are being paid by the investor

70% of the Basic Escrow Rate

P. Senior Citizen Rate

This rate is available to all persons of the age of 65 years or older on or before the close of escrow date. The person requesting this rate must present proof of age.

70% of the Basic Escrow Rate

Section IV – Additional Fees and Charges

A. Additional Work Charge

An hourly work charge will be made when special services or additional work is requested or required that is over and above the normal services provided in type of escrow to be closed. The customer will be notified of the charges before they are incurred. In the even such charges are made, the deposit of final funds and the signing of final documents or the acceptance of the work performed will constitute approval of the charges.

\$125.00 per hour

B. Direct Transaction Fee

A fee per document created and provided by escrow agent will be charged to the benefiting party. This does not include the standard documents used to close escrow or documents required to issue title insurance

\$125.00 per additional document

C. Direct Escrow Documents

When Escrow Agent is required to prepare escrow instruction in lieu of a contract or lenders instructions, Escrow Agent will impose an additional charge to the applicable Rate:

\$150.00 Lender Escrow Instructions and/or Contract Escrow Instructions

D. Reconveyance Tracking

When any existing encumbrance is paid through Escrow, on a residential transaction and the release is not available at the time of recordation, a fee per encumbrance will be charged for the adherence of following A.R.S. §33-707E. Note this fee does not insure that a release will be filed and recorded. This charge shall not apply to commercial transactions or transactions where there is no encumbrance with an original principal balance less than the maximum amount specified has been paid in escrow pursuant to A.R.S. §33-707E. Said fee shall only be charged when not included in a bundled rate

\$100.00 per payoff

E. Courier Fee/ Overnight Delivery Fee

There will be a fee charged on all transactions for costs incurred by Navi Title Agency PLLC for the delivery / courier / overnight services used to deliver documents and/or funds to and from Escrow Agent. Said fee shall only be charged when not included in a bundled rate

\$25.00 per delivery

F. Recording Service Fee

- a) Fee to record all documents with the applicable county recorder electronically or otherwise. This fee also includes the delivery of said recorded original documents to the benefiting party and will be charged one-half (1/2) to buyer and one-half (1/2) to seller

\$75.00 per File for Refinance

\$125.00 per File for Residential Sale

\$150.00 per File for Commercial Sale

- b) If an institutional lender requires that the recording fee itemized, Escrow Agent will comply with those written instructions, and the recording fees will be charged in accordance with the actual county recorder pursuant to A.R.S. §11-475.
 - i. Buyer/Borrower will be charged for documents relating to the transfer of title, deeds, as well as any security instruments (i.e. Deeds of Trust, Mortgages).
 - ii. Seller will be charged for any documents recorded for Seller's benefit or required by Escrow Agent, in addition to the Affidavit of Property Value

G. Signing Services

Escrow Agent may employ vendors to perform outside signing services to accommodate a customer request. This service, if requested, will be charged to the benefiting party to escrow. If signatures are taken by an outside signing service and obtained at any location of the Escrow Agent, there will be no charge. If signatures are obtained outside of Escrow Agent's place of business, the fee will be determined by the vendor. Employees of Escrow Agent do not charge signing or notary fees

H. Abandoned/Dormant Funds

When funds remain in an escrow subsequent to the closing or cancellation thereof and said funds are unclaimed or un-disbursed for a period of six months or more, there shall be a maintenance charge of \$30.00 per month for said funds beginning 30 days from the close of escrow. Funds shall be held until depleted or such time as any remaining funds are allowed to be properly escheated, by law, to the State. Upon final disbursement of said funds the maintenance charge shall be deducted from the amount held and the balance disbursed accordingly

I. Inspection Fees

When an inspection of the subject property is required as a condition for the issuance of title insurance or other matters relative to the consummation of a transaction, the fee for said inspection shall be

\$150.00 per request

J. Manufactured Homes/Mobile Homes/Affixture Processing Fees

For purposes of this section, the term UNIT shall mean a single manufactured dwelling, trailer or other modular or manufactured structure used for residential purposes and whether or not comprised of one or more sections, which requires the processing of Manufacturer's Certificate(s) of Origin, Certificate(s) of Title and/or Affidavit(s) of Affixture. The applicable processing fee set forth below shall be in addition to the escrow rate charged for closing the transaction and is considered earned income at close of escrow and shall be non-refundable. Any and all fees due any local State Motor Vehicle Department or a third party vendor processing the vehicle title.

\$200.00 per title transfer

K. Second Equity Loan Transaction Rate

This fee will be used on all second position equity loans and 2nd loans wherein the lender does not require title insurance.

\$275.00 per Transaction

L. Holdback Processing Fee

| Amount | Rate |
|------------------------|-----------|
| a) \$0 - \$10,000 | No Charge |
| b) \$10,001 - \$50,000 | \$150.00 |
| c) \$50,001 and up | \$250.00 |

A Holdback Fee will be charged at the time of closing when funds are held back to ensure completion of specific items.

M. Excess Check Writing Fee

When the company is asked to disburse funds from a refinance escrow for the purpose of paying credit cards or other non-real estate debts as required of the borrower by the new lender, the fee will be \$30 per check. This fee shall also be used when the company is asked to disburse real estate commissions among multiple agents within the same brokerage.

N. Septic Transfer (ADEQ)

Transactions which require the transfer of a septic system pursuant to ADEQ requirements. Charge: \$50.00 per transfer

O. Exchange Accommodation Fee

When an escrow transaction involves an I.R.S. 1031 Tax Deferred Exchange or a simultaneous exchange of property, there shall be an additional charge of \$100.00 for each exchange or property involved in the transaction. This fee shall be in addition to the escrow fee charged for closing the transaction.

In the case of a Tax Deferred Exchange, the fee shall be paid by the exchanger (unless otherwise agreed to by the parties).

In the case of a simultaneous exchange, the fee shall be split equally between the parties (unless otherwise agreed to by the parties).

P. UCC, Lien and/or Judgement Search and Filing Service Fee

When the parties to an escrow request a UCC, lien and/or judgement search, through any governmental entity or any jurisdiction, requesting information that is not in the normal course of title examination on the real estate, based upon the name(s) of the parties involved in the transaction, the service fee shall be \$100.00 for each search requested.

In addition, when a party requests the filing of a UCC, or any type, in connection with an escrow transaction, there shall be a service fee of \$50.00 per filing.

These service fees do not include any additional fees incurred with any governmental office or third-party vendor for the search, copies or filing provided by such office or vendor.

Q. FIRPTA Processing Fee

This fee is for processing FIRPTA documents as required by the Internal Revenue Service relating to the sale of real property by foreign sellers.

\$200.00 Charge to Seller

Navi Title Agency, LLC

| Transaction Amount | Rate | Transaction Amount | Rate |
|---------------------------|-------------|---------------------------|-------------|
| \$100,000 | \$880 | \$560,000 | \$1,509 |
| \$110,000 | \$895 | \$570,000 | \$1,522 |
| \$120,000 | \$911 | \$580,000 | \$1,536 |
| \$130,000 | \$926 | \$590,000 | \$1,549 |
| \$140,000 | \$942 | \$600,000 | \$1,562 |
| \$150,000 | \$957 | \$610,000 | \$1,575 |
| \$160,000 | \$972 | \$620,000 | \$1,588 |
| \$170,000 | \$988 | \$630,000 | \$1,602 |
| \$180,000 | \$1,003 | \$640,000 | \$1,615 |
| \$190,000 | \$1,019 | \$650,000 | \$1,628 |
| \$200,000 | \$1,034 | \$660,000 | \$1,641 |
| \$210,000 | \$1,047 | \$670,000 | \$1,654 |
| \$220,000 | \$1,060 | \$680,000 | \$1,668 |
| \$230,000 | \$1,074 | \$690,000 | \$1,681 |
| \$240,000 | \$1,087 | \$700,000 | \$1,694 |
| \$250,000 | \$1,100 | \$710,000 | \$1,707 |
| \$260,000 | \$1,113 | \$720,000 | \$1,720 |
| \$270,000 | \$1,126 | \$730,000 | \$1,734 |
| \$280,000 | \$1,140 | \$740,000 | \$1,747 |
| \$290,000 | \$1,153 | \$750,000 | \$1,760 |
| \$300,000 | \$1,166 | \$760,000 | \$1,773 |
| \$310,000 | \$1,179 | \$770,000 | \$1,786 |
| \$320,000 | \$1,192 | \$780,000 | \$1,800 |
| \$330,000 | \$1,206 | \$790,000 | \$1,813 |
| \$340,000 | \$1,219 | \$800,000 | \$1,826 |
| \$350,000 | \$1,232 | \$810,000 | \$1,839 |
| \$360,000 | \$1,245 | \$820,000 | \$1,852 |
| \$370,000 | \$1,258 | \$830,000 | \$1,866 |
| \$380,000 | \$1,272 | \$840,000 | \$1,879 |
| \$390,000 | \$1,285 | \$850,000 | \$1,892 |
| \$400,000 | \$1,298 | \$860,000 | \$1,905 |
| \$410,000 | \$1,311 | \$870,000 | \$1,918 |
| \$420,000 | \$1,324 | \$880,000 | \$1,932 |
| \$430,000 | \$1,338 | \$890,000 | \$1,945 |
| \$440,000 | \$1,351 | \$900,000 | \$1,958 |
| \$450,000 | \$1,364 | \$910,000 | \$1,971 |
| \$460,000 | \$1,377 | \$920,000 | \$1,984 |
| \$470,000 | \$1,390 | \$930,000 | \$1,998 |
| \$480,000 | \$1,404 | \$940,000 | \$2,011 |
| \$490,000 | \$1,417 | \$950,000 | \$2,024 |
| \$500,000 | \$1,430 | \$960,000 | \$2,037 |
| \$510,000 | \$1,443 | \$970,000 | \$2,050 |
| \$520,000 | \$1,456 | \$980,000 | \$2,064 |
| \$530,000 | \$1,470 | \$990,000 | \$2,077 |
| \$540,000 | \$1,483 | \$1,000,000 | \$2,090 |
| \$550,000 | \$1,496 | | |

For Transactions over \$1,000,000 and up to \$5,000,000 add \$11.00 per \$10,000 or fraction thereof, for any amount in excess \$5,000,000 add \$9.00 per \$10,000 or fraction thereof.

***Effective January 6, 2025**