HOMeward TITLE AGENCY West, LLC

ESCROW FEES AND CHARGES

FOR

THE STATE OF ARIZONA

EFFECTIVE DATE: December 7, 2021
Closing and Settlement Services for ALL Arizona Counties.

1. Closing Fees

Residential Sale (Real Estate Broker involved) $650.00 each side $1,300.00
Refinance Closing Fee $650.00

2. Above Closing Fee Includes

<table>
<thead>
<tr>
<th>Processing Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recording Services</td>
</tr>
<tr>
<td>Document Preparation</td>
</tr>
<tr>
<td>Wire Services</td>
</tr>
</tbody>
</table>

3. Additional Fees

<table>
<thead>
<tr>
<th>Additional Fees</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional work charge (outside of the scope of basic services)</td>
<td>$100.00/hr.</td>
</tr>
<tr>
<td>Holdbacks</td>
<td>$150.00</td>
</tr>
</tbody>
</table>

Section 1 – General Definitions

1.1 Definitions

“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 right, title or interest therein in connection with the sale, transfer, encumbrance of 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 a person to a grantee, grantor, promise, promisor, oblige, obligor, bailee, bailor, or a designated agent or employee or any of them.

“Escrow Agent” means any person engaged in the business of accepting escrow. (A.R.S. 6-801)

“Escrow Business” means a commercial activity characterized by the regular and continuous carrying on of escrow transactions. (A.R.S. 6-801)
Section 2 - Schedule of Escrow Fees

2.1. Basic Escrow Rate – Title & Closing Sale Calculation
When handling a sale escrow where we are also performing title services, the bundled escrow fee will be $1,300 to be split, as negotiated, by the buyer/seller on any given sale transaction.

2.2. Basic Escrow Rate – Closing Only Sale Calculation
When handling a sale escrow where we are NOT performing title services with the subject property being insured by a separate title insurance company, the escrow fee will be $2,000 to be split, as negotiated, by the buyer/seller on any given sale transaction.

2.3. Bundled Escrow Fees – Refinance Calculation
When handling a loan escrow, where no sale of real property is involved the escrow fee charged shall be $650.

Section 3

3.1. Additional Service/Work Fees
Homeward Title Agency West, LLC reserves the right to charge additional fees, in the event additional work is required on any given transaction due additional services requested and/or additional work required by the company to ensure an accurate, compliant and timely closing or may be requested as stand-alone services. Additional Fees Table is representative of the common additional work fees that may be charged on any given transaction.

3.2. Negotiated Rate
Under certain circumstances, Homeward Title Agency West, LLC reserves the right to negotiate fees. Any such negotiated rate agreement must be approved by management and a copy of the rate agreement is to be placed in each escrow file for which the rate applies. Any minimum charges set forth herein shall not apply to this section.

3.3. Competitor’s Rates
Homeward Title Agency West, LLC reserves the right to match any written escrow rate quote from a state of Arizona licensed title/escrow company. All such agreements must be approved in writing and executed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.