

FNC TITLE AGENCY, LLC

SCHEDULE OF ESCROW FEES AND CHARGES FOR USE IN THE STATE OF ARIZONA

FILED FOR USE EFFECTIVE:
APRIL 1, 2022

(This Schedule of Fees and Charges shall supersede all Schedules of Fees and Charges which have previously been filed and displayed in office)

Part I Definitions

This Section provides definitions and general pricing practices and should be read in conjunction with the applicable specific fees and charges. All offices of FNC Title Agency, LLC (hereafter referred to as “the Company”) use this schedule including the fees and charges contained herein for various title and closing services in Arizona.

A. Reverse Mortgage Refinance Escrow Fee

Unless otherwise indicated in connection with a particular rate, “Reverse Mortgage Escrow Fee” shall apply to reverse mortgage refinance transactions and shall include the following services:

1. Obtaining appropriate demand statements to eliminate matters affecting title;
2. Secured receipt of written closing instructions from lender;
3. Disbursement of loan proceeds for the elimination of any matters affecting title, but only to the extent authorized under such instructions;
4. The receipt of documents and review of the procurement of signatures thereon, upon request and instructions from the lender
5. Electronic receipt and printing of transaction specific documents; and
6. Electronic imaging and electronic delivery of transaction specific documents.

Unless specifically indicated, Reverse Mortgage Refinance Escrow Fee does NOT include:

- A. Notary signing fees;
- B. Third-party or out-of-office signing services;
- C. Special purpose messengers/couriers (for which an individual charge is assessed) ordered at the instruction of a party or their representative.
- D. Overnight delivery fees outside of the continental United States;
- E. Lender payoff/demand fees;
- F. Document Preparation;
- G. Recording fees (including fees for third-party electronic recording services), transfer tax or other governmental fees or charges.

B. Reverse Mortgage Sale Escrow Fee

Unless otherwise indicated in connection with a particular rate, "Reverse Mortgage Sale Escrow Fee" shall apply to reverse mortgage sale transactions and shall include the following services:

1. Obtaining appropriate demand statements to eliminate matters affecting title;
2. Secured receipt of written closing instructions from lender;
3. Disbursement of loan proceeds for the elimination of any matters affecting title, but only to the extent authorized under such instructions;
4. The receipt of documents and review of the procurement of signatures thereon, upon request and instructions from the lender
5. Electronic receipt and printing of transaction specific documents; and
6. Electronic imaging and electronic delivery of transaction specific documents.

Unless specifically indicated, Reverse Mortgage Sale Escrow Fee does NOT include:

- A. Notary signing fees;
- B. Third-party or out-of-office signing services;
- C. Special purpose messengers/couriers (for which an individual charge is assessed) ordered at the instruction of a party or their representative.
- D. Overnight delivery fees outside of the continental United States;
- E. Lender payoff/demand fees;
- F. Document Preparation;
- G. Recording fees (including fees for third-party electronic recording services), transfer tax or other governmental fees or charges.

C. Residential Sale Escrow Fee

Unless otherwise indicated in connection with a particular rate, "Residential Sale Escrow Fee" shall apply to residential sale transactions and shall include the following services:

1. Obtaining appropriate demand statements to eliminate matters affecting title;

2. Secured receipt of written closing instructions from lender;
3. Disbursement of loan proceeds for the elimination of any matters affecting title, but only to the extent authorized under such instructions;
4. The receipt of documents and review of the procurement of signatures thereon, upon request and instructions from the lender
5. Electronic receipt and printing of transaction specific documents; and
6. Electronic imaging and electronic delivery of transaction specific documents.

Unless specifically indicated, Residential Sale Escrow Fee does NOT include:

- A. Notary signing fees;
- B. Third-party or out-of-office signing services;
- C. Special purpose messengers/couriers (for which an individual charge is assessed) ordered at the instruction of a party or their representative.
- D. Overnight delivery fees outside of the continental United States;
- E. Lender payoff/demand fees;
- F. Document Preparation;
- G. Recording fees (including fees for third-party electronic recording services), transfer tax or other governmental fees or charges.

D. Residential Refinance Escrow Fee

Unless otherwise indicated in connection with a particular rate, "Residential Refinance Escrow Fee" shall apply to residential refinance transactions and shall include the following services:

1. Obtaining appropriate demand statements to eliminate matters affecting title;
2. Secured receipt of written closing instructions from lender;
3. Disbursement of loan proceeds for the elimination of any matters affecting title, but only to the extent authorized under such instructions;
4. The receipt of documents and review of the procurement of signatures thereon, upon request and instructions from the lender
5. Electronic receipt and printing of transaction specific documents; and

6. Electronic imaging and electronic delivery of transaction specific documents.

Unless specifically indicated, Residential Refinance Escrow Fee does NOT include:

- A. Notary signing fees;
- B. Third-party or out-of-office signing services;
- C. Special purpose messengers/couriers (for which an individual charge is assessed) ordered at the instruction of a party or their representative.
- D. Overnight delivery fees outside of the continental United States;
- E. Lender payoff/demand fees;
- F. Document Preparation;
- G. Recording fees (including fees for third-party electronic recording services), transfer tax or other governmental fees or charges.

E. Commercial Escrow Fee

Unless otherwise indicated in connection with a particular rate, "Commercial Escrow Fee" shall apply to any transaction other than those involving 1-4-unit residential properties and shall include the following services:

- 1. Obtaining appropriate demand statements to eliminate matters affecting title;
- 2. Secured receipt of written closing instructions from lender;
- 3. Disbursement of loan proceeds for the elimination of any matters affecting title, but only to the extent authorized under such instructions;
- 4. The receipt of documents and review of the procurement of signatures thereon, upon request and instructions from the lender
- 5. Electronic receipt and printing of transaction specific documents; and
- 6. Electronic imaging and electronic delivery of transaction specific documents.

Unless specifically indicated, Commercial Escrow Fee does NOT include:

- A. Notary signing fees;
- B. Third-party or out-of-office signing services;

- C. Special purpose messengers/couriers (for which an individual charge is assessed) ordered at the instruction of a party or their representative.
- D. Overnight delivery fees outside of the continental United States;
- E. Lender payoff/demand fees;
- F. Document Preparation;
- G. Recording fees (including fees for third-party electronic recording services), transfer tax or other governmental fees or charges.

F. All Other Transactions.

Unless scheduled elsewhere in this manual, all other closing transactions (including residential construction loan transactions, refinance commercial transactions and sale commercial transactions) shall be priced under Commercial Settlement Fee.

G. Geographic Application of Rates

Unless otherwise noted, the applicable fees and charges rates shall apply to all counties in the State of Arizona.

H. Adjustment for Governmental Program Limitations (FHAVA)

No fee or fees, or portion thereof scheduled in this schedule of rates, which exceeds, individually or in the aggregate the restrictions or limitations of any loan or assistance programs of any federal, state or local government, or any government sponsored entity, shall be charged. Any such adjustment shall only apply to applicable and customary fees charged.

I. Overnight Deliveries

Overnight delivery services included in the fee in some sections of this manual are limited to overnight deliveries within the continental United States. Alaska, Hawaii, Puerto Rico and all other international deliveries will be separately charged at the rate of the third party.

J. Wire Transfer Fee

The process of receiving and disbursing closing monies necessary for the transaction via secured bank wires.

K. Additional Charges

If additional charges are to be made, they will be based on the costs incurred and additional responsibilities assumed by the Company and must be agreed to by the customer in writing. In writing includes customer's approval of settlement statement.

L. Negotiated Rates.

Under certain circumstances, the company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by the appropriate officer and signed by all parties involved for approval.

M Definition of Residential and Non-Residential Properties

1. RESIDENTIAL PROPERTIES: 1-4-unit residential properties including individual vacant lots which will be used for 1-4 residential purposes.
2. NON-RESIDENTIAL PROPERTIES: Any property not listed in 1 above.

Part II Schedule of Fees and Charges

Reverse Mortgage Refinance Escrow Fee	\$195
Reverse Mortgage Sale Escrow Fee	\$250
Residential Sale Escrow Fee	\$250
Residential Refinance Escrow Fee	\$195
Commercial Escrow Fee	\$795
Wire Transfer Fee (per Wire)	\$20