



SHIELD TITLE AGENCY

Schedule of Escrow Fees and Charges for the State of Arizona

Effective October 24, 2024
Unless otherwise indicated.

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This Schedule of Fees and Charges shall supersede all Schedules of Fees and Charges that have heretofore been displayed in our offices and filed with the Arizona Department of Financial Institutions pursuant to A.R.S. §6-864, et seq, on behalf of Title Hub Agency LLC d/b/a Shield Title Agency, and/or another d/b/a.

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SECTION I – GENERAL GUIDELINES

A. Escrow Definition

Escrow means any transaction in which any escrow property 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 real or personal property, to be delivered or redelivered by that person upon the contingent happening or nonhappening of a specified event or performance or nonperformance of a prescribed act, when it is then to be delivered by such person to a grantee, grantor, promisee, promisor, obligee, obligor, bailee or bailor, or any designated agent or employee of any of them. Escrow includes subdivision trusts and account servicing. (A.R.S. §6-801, as amended).

B. Escrow Agent Definition

Escrow Agent means any person engaged in the business of accepting escrow (A.R.S. §6-801, as amended). Unless otherwise specified herein, whenever there is a reference to “Escrow Agent” and/or “Company,” it shall mean Title Agency Hub LLC d/b/a Shield Title Agency.

C. Effective Date

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

D. Escrow Rates & Charges Prior to Effective Filing Date

Rates and/or charges contracted for by the Company prior to the effective date of the filing, and which deviate from this filing, shall remain in effect, until expiration of said contract. All fees and charges are subject to change without prior notice. All fees and charges will be considered earned income by the Escrow Agent upon the close of escrow and shall be non-refundable.

E. Fair Value

The fair value of any parcel being escrowed shall be construed to be the sales price or full fair market value of any parcel(s), including the encumbrances, whichever is greater. In those situations where a sale is not involved, the fair market value shall be determined from all available sources of information, *i.e.*, the amount of encumbrances, assessed value, etc. When the subject property is a leasehold estate the fair value may be the full fair market value of the property leased or the total amount of the lease payments, whichever is less. In no event, shall the fair market value be less than the sum of the unpaid principal balances of the mortgages, deeds of trust and/or contracts to which the property is subject.

F. Basic Escrow Rate Calculation

1. The applicable rates shall be computed on a per unit of insurance basis in multiples of \$20,000, including any fraction thereof, in accordance with the division of such units as set forth on the Basic Escrow Rate Schedule attached as Schedule 1.
2. Whenever percentages of the Basic Escrow Rate are used, the fee charged shall be rounded up to the nearest dollar.
3. Unless otherwise instructed in writing by the parties, the escrow fees and recording fees charged by the County Recorder shall be paid one-half (1/2) by the Buyer and one-half (1/2) by the Seller.
4. 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 from such service(s).
5. Unless otherwise instructed in writing by the parties, any fees for services set forth in this Manual which are not listed as being included in a particular rate shall be charged to the party who has requested such services(s) or who will benefit from such services(s) and shall be in addition to that particular rate.
6. Except as specifically described herein, the cost of services required in an escrow provided by third party vendors are additional charges, the charge for which shall be the fee imposed by the service provider.

G. Unique Escrow Requirements & Negotiated Rate

1. The Company reserves the right to negotiate rates and 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 Arizona Department of Financial Institutions. In the event of a negotiated fee or matched escrow quote agreement, the minimum rates stated herein shall not apply.
2. 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. An estimate of all such charges will be given at the time the services are requested, and the actual charges will be shown on a final settlement sheet or billing statement when the work is completed. If 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. In all other situations, acceptance by our client of the work performed shall constitute approval of the charges made.

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.

H. Minimum Escrow Rate Charges & Special Risks

The charges set forth herein are minimum charges. Additional charges will be incurred when additional charges are incurred, additional services are requested, and/or special services are requested. In the event 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.

I. Separate Sales or Exchanges (Different Owners)

Basic charge is applicable per the Basic Escrow Rate on each separate sale in which any Seller and/or exchange is involved. The applicable charge applies on the amount of each individual sale or exchange even though there may be one (1) common purchaser, and the sales or exchanges are handled concurrently, and one (1) or more separate escrow is involved.

J. Undivided Interest Transfer (or Sold Separately from Remaining Interest)

The Basic Escrow Rate as set forth herein shall be charged based upon the interest covered, the purchase price or the fair value thereof, whichever is the higher.

K. Residential Escrow & Commercial Escrow Transactions Defined

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.

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 – RESIDENTIAL BASIC ESCROW FEE

A. Basic Escrow Rate (Residential)

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, whichever is higher. The Basic Escrow Rate does not include any incurred charges, additional services, or recording fees charged by the County Recorder. If any additional charges, services, or recording fees are applicable, all such additional charges, services, or recording fees shall be added to the Basic Escrow Rate.

B. Bundle Service Transaction Fee (Residential) *

Unless otherwise instructed in writing by the parties, the escrow fees and recording fees shall be paid one-half (1/2) by Buyer and one-half (1/2) by Seller. The fees do not include charges incurred for any other services which are not included in the bundles, and such fees shall be in addition to the bundle fees.

- * Other charges may apply for additional transaction requirements.
- * International overnight mail will be charged to the benefiting party.
- * This rate does not apply to Commercial, Short Sale, Loan Escrow, REO, Out of State, or Refinance Transactions.

1. Cash Sale Transactions without Lien Payoff (Free and Clear)

The fee includes up to one (1) Courier Delivery/Overnight Mail/Express Mail, one (1) incoming or outgoing Wire Transfer, and one (1) Recording. 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 + \$225.00

2. Sale Transactions with One (1) Loan & One (1) Lien Payoff

The fee includes up to two (2) Courier Delivery/Overnight Mail/Express Mail, two (2) incoming Wire Transfers, two (2) outgoing Wire Transfers, two (2) Recordings, one (1) Reconveyance & Tracking, one (1) Loan Tie-In, and one (1) Electronic Document Delivery.

100% of the Basic Escrow Rate + \$500.00

C. Loan Escrow (Residential)

This rate shall be applicable to any loan-only residential transaction and there is no transfer of title, and no sale of real property involved, and all loan documents are provided by the lender and no documents are to be provided by the Escrow Agent. If any additional charges, services, or recording fees are applicable, all such additional charges, services, or recording fees shall be added to the Basic Escrow Rate as applicable and/or the rates contained herein.

1. Loan Escrow – Refinance (Residential)

A loan escrow which does not involve the transfer of title or sale of real property, in which a new loan will be replacing or revamping an existing loan.

Sales Price	Basic Escrow Fee
Up to \$500,000	\$500.00
\$500,001 - \$1,000,000	\$700.00
Over \$1,000,000	\$900.00

\$100 per additional loan

If any additional charges, services, or recording fees are applicable, all such additional charges, services, or recording fees shall be added to the Basic Escrow Rate as applicable and/or the rates contained herein.

2. Loan Escrow – New Financing (Residential)

A loan escrow which does not involve the transfer of title or sale of real property, in which there are no existing liens or encumbrances.

50% of the Basic Escrow Rate + \$100 per additional loan

If any additional charges, services, or recording fees are applicable, all such additional charges, services, or recording fees shall be added to the Basic Escrow Rate as applicable and/or the rates contained herein.

3. Loan Escrow – Construction Loans (Residential)

If a loan is used to pay off an existing lien or encumbrance in addition to construction costs, see Section II (C)(1) (Loan Escrow – Refinance (Residential)).

If there are no existing liens or encumbrances, see Section II (C)(2) (Loan Escrow – New Financing (Residential)).

If the new Lender requires additional services, such as lien waivers, acquisition of additional information needed to process the loan, an additional work charge will apply as described herein.

D. Leasehold (Residential)

The escrow rate for leasehold shall be based upon the fair value of the property or the total amount of the lease payments, whichever is less.

Leasehold Basic Rate	100% of the Basic Escrow Rate
Oil, Gas, or Mineral Leases	Shall be as negotiated and based on services rendered

E. Out of State and/or Escrow Only (Residential)

The escrow fee for an escrow involving a transfer or encumbrance of real property, manufactured home, mobile home, or factory-built building designed for use as a residential dwelling in which no title insurance is to be issued or title insurance is being issued by a company that is not located in the State of Arizona.

150% of the Basic Escrow Rate

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

F. Sub Escrow/Mini Escrow (Residential)

An abbreviated escrow will be provided at the rates indicated when any one or more of the following services are provided separately or in support of a primary escrow holder or institutional lender.

An abbreviated escrow may be provided if a transaction involves the following escrow duties: (1) receipt and disbursement of funds; and/or (2) acceptance and recordation of documents.

Service	Fee
Receipt / Disbursement of Funds	\$80.00
Acceptance / Recording of Documents	\$100.00
Additional Services Requested	\$80.00 per hour

The minimum charge for this rate is \$100.00.

When additional services are requested, there shall be an additional charge of \$80.00 per hour, with a minimum charge of \$80.00 plus \$40.00 per each additional half-hour or fraction thereof. This rate does not include recording fees due to the County Recorder, wire fees, or delivery/courier/overnight service fees. Any service costs required in an escrow and provided by third party vendors, shall be additional charges.

G. REO Escrow Rate (Residential)

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

Escrow Agent IS issuing Title Insurance	Escrow Agent is NOT issuing Title Insurance
120% of the Basic Rate	150% of the Basic Rate

This rate shall be the sale escrow rate applicable to this type of transaction and will be charged one-half (1/2) to the Buyer and one-half (1/2) to the Seller, unless otherwise instructed in writing by the Seller (bank owning the property). A Loan Tie-In Fee of \$100 per loan is added to this rate. No other rate shall be applied to this rate.

H. Short Sale Escrow Fee (Residential)

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”), there shall be a bundled service fee charged in lieu of other miscellaneous charges that would normally be incurred to close the transaction. Said fee shall be charged one-half (1/2) to the Buyer and one-half (1/2) to the Seller or per contract.

Sales Price	Bundled Rate
Up to \$150,000	\$1,000
\$150,001 - \$300,000	\$1,200
\$300,001 - \$500,000	\$1,400
\$500,001 - \$750,000	\$1,600
\$750,001 - \$1,000,000	\$1,800
Over \$1,000,000	Per Negotiated Agreement

This rate includes up to two (2) Courier Delivery/Overnight Mail/Express Mail, two (2) Recordings, and one (1) Reconveyance & Tracking.

SECTION III – COMMERCIAL BASIC ESCROW FEE

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, whichever is higher. The 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. The Basic Escrow Rate does not include any incurred charges, additional services, or recording fees charged by the County Recorder. If any additional charges, services, or recording fees are applicable, all such additional charges, services, or recording fees shall be added to the Basic Escrow Rate. Unless otherwise instructed in writing by the parties, the escrow fees shall be paid one-half (1/2) by Buyer and one-half (1/2) by Seller.

A. Cash Sale Transactions without Lien Payoff (Commercial)

Sale Price	Rate
Up to \$3 million	70% of the Basic Escrow Rate
Over \$3 million - \$10 million	60% of the Basic Escrow Rate
Over \$10 million - \$20 million	50% of the Basic Escrow Rate
Over \$20 million	40% of the Basic Escrow Rate

B. Sale Transactions with One (1) Loan & One (1) Lien Payoff (Commercial)

A Loan Tie-In Fee of \$125 per loan will be added to this rate and shall be paid one-half (1/2) by the Buyer and one-half (1/2) by the Seller. All loan documents are provided by the lender and no documents are to be provided by the Escrow Agent.

Sale Price	Rate
Up to \$3 million	70% of the Basic Escrow Rate
Over \$3 million - \$10 million	60% of the Basic Escrow Rate
Over \$10 million - \$20 million	50% of the Basic Escrow Rate
Over \$20 million	40% of the Basic Escrow Rate

C. Loan Escrow (Commercial)

This rate shall be applicable to any loan-only commercial transaction and there is no transfer of title, and no sale of real property involved, regardless of whether or not there are any existing loans or encumbrances to be paid, and all loan documents are provided by the lender and no documents are to be provided by the Escrow Agent. If any additional charges, services, or recording fees are applicable, all such additional charges, services, or recording fees shall be added to the Basic Escrow Rate as applicable and/or the rates contained herein.

1. Loan Escrow – Refinance & New Financing (Commercial)

A loan escrow which does not involve the transfer of title or sale of real property, in which a new loan will be replacing or revamping an existing loan.

100% of the Basic Escrow Rate + \$125 per additional loan

2. Loan Escrow – Construction (Commercial)

Sale Price	Rate
Up to \$3 million	70% of the Basic Escrow Rate
Over \$3 million - \$10 million	60% of the Basic Escrow Rate
Over \$10 million - \$20 million	50% of the Basic Escrow Rate
Over \$20 million	40% of the Basic Escrow Rate

A Loan Tie-In Fee of \$125 per loan will be added to this rate.

D. Out of State and/or Escrow Only (Commercial)

The escrow fee for an escrow that involves a transfer or encumbrance of real property designated for use as commercial property located out of state.

150% of the Basic Escrow Rate

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

E. Sub Escrow/Mini Escrow (Commercial)

An abbreviated escrow will be provided at the rates indicated when any one or more of the following services are provided in conjunction with the issuance of title insurance product(s):

Service	Fee
Receipt / Disbursement of Funds	\$100.00
Acceptance / Recording of Documents	\$120.00
Ordering Payoffs	\$60.00
Additional Services Requested	\$80.00 per hour

The minimum charge for this rate is \$100.00

When more than one service is provided in an escrow, then the charge for each service provided shall be accumulated and combined as a total charge for the escrow.

When additional services are requested, there shall be an additional charge of \$80.00 per hour, with a minimum charge of \$80.00 plus \$40.00 per each additional half-hour or fraction thereof. This rate does not include recording fees due the County Recorder as set forth in this manual.

SECTION IV – SUBDIVIDERS, BUILDERS & COMMERCIAL DEVELOPERS

This rate is available to a builder, contractor, developer, or subdivider customarily engaged in such business for the units to be developed. This section applies to a first-time sale transaction of a new home subdivision for an all cash transaction or a transaction with no more than one loan. The rate includes Basic Escrow Services except notary fees and signing services unless the signing occurs during business hours of the Company and within the State of Arizona.

The amount of the adjustment to the basic escrow rate is dependent upon the number of units being developed in the recorded subdivisions and the number of proposed units in additional parcels within the State of Arizona, all of which are owned by the same builder, contractor, developer, or subdivider.

Number of Units	Rate
1 to 15	70% of the Basic Escrow Rate
16 to 30	60% of the Basic Escrow Rate
31 to 70	50% of the Basic Escrow Rate
71 to 200	40% of the Basic Escrow Rate
201 to 300	30% of the Basic Escrow Rate
301 or More Units	Per Negotiated Agreement

The minimum charge for this rate is \$100.00

A Loan Tie-In Fee of \$100 per loan will be added to this rate. No other rate shall be applied to these rates. If additional charges are applicable, all such additional charges shall be added as contained herein.

SECTION V – SPECIAL RATES

A. Competitor Rate

The Company may choose to match written escrow quotes received from a competing escrow and/or title company. Competitor rates must be filed and approved by the Arizona Department of Financial Institutions and a copy of the quote must be retained in the file. If any additional charges, services, or recording fees are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

B. Contractual Agreement & Negotiated Rate

Under certain circumstances, and/or due to unusual requirements, the Company may find it necessary to enter into contracts or agreements for various services to be rendered and certain projects may require services for which a pricing schedule is not provided for in this Manual or 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, which will allow the Company to maintain uniformity on projects of a similar nature and to offer prices, and are consistent with established escrow rates. Any such contract or agreement shall be approved by the Company's management and signed by all parties and will be maintained outside of this Manual. A copy of any such signed contract or agreement shall be placed in the applicable escrow file(s). The minimum rates stated herein shall not apply.

C. Defined Benefit Groups & Affinity Groups

This rate is available to groups that offer packaged, bulk, or bundled real estate services to specified groups of buyers and/or sellers.

Minimum Rate: \$75.00

Maximum Rate: 70% of Basic Escrow Rate

D. Employee

No base escrow fee will be charged to employees of the Company, its subsidiaries, agents, and affiliated companies, for escrows handled by the Company in connection with the financing, refinancing, sale, or purchase of the employee's bona fide primary residence. The escrow fee for an employee's secondary or investment property is 50% of the Basic Escrow Rate. The employee rate (purchase, sale, and refinance) is limited to one purchase, one sale, and one refinance transaction of a bona fide primary residence during a twelve (12) month period, and one purchase, one sale, and one refinance transaction of a secondary or investment property during a twelve (12) month period. Standard rates shall apply thereafter. Other costs will be charged as applicable. A waiver of such charges is authorized only in connection with those costs which the employee would be obliged to pay, by established customs, as a party to the transaction.

E. Public Safety Rate/Teachers/Veterans

This rate is available to employees of local or state law enforcement agencies, employees of federal law enforcement agencies employed in Arizona, and state and local fire department employees and teachers. The benefiting party must provide proof of employment.

- The charge is 70% of the Basic Escrow Rate applicable for the transaction.
- The benefiting party must provide proof of employment qualifying for such a discount.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established customs as a party to the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.
- This rate may not be combined with any other discounted or special rate.

F. Charitable Organizations

This rate is available to any charitable or other non-profit organization provided however, said charitable organization is registered as a 501(c)3 organization duly and recognized as such by the United States Department of Treasury, Internal Revenue Service and satisfactory evidence of such recognition is submitted to and accepted by this company.

- 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 by established customs as a party to the transaction.
- This rate is limited to those improved parcels which are utilized as church buildings or schools affiliated with the church, or in case of other non-profit organizations, this rate shall apply to structures currently utilized for the purpose for which the entities were intended.
- This rate does not apply to vacant land unless concurrent construction is intended consistent with the activities of the non-profit organization.
- This rate does not apply to any property granted as a gift or to be held for resale or investment purposes by a church or non-profit organization.
- If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.
- This rate may not be combined with any other discounted or special rate.

G. Government Entities

Separate contract bids may be solicited and entered into with any federal, state, county or municipal governmental entity, agent or political subdivision, which is a buyer, borrower, seller or exchanger of real property for the furnishing of escrow services. All bids will reflect and be based upon the complexity of the transaction. A copy of said contract bid is to be scanned into the file.

H. Investor Rate

This rate is available to licensed real estate agents or brokers, licensed mortgage brokers, loan officers, lenders, builders, developer investors, 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 being paid by such a party or said party's client.

- The charge is 70% of the Basic Escrow Rate applicable for the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established customs as a party to the transaction.
- This rate may not be combined with any other discounted or special rate.

I. Corporate Relocation

This rate is available to individual who, by the terms and conditions of his/her employment, is forced to relocate within to, or from Arizona and acquiring or disposing of a single-family residential unit used as their primary residence. This rate is only applicable in connection with those costs, which the "relocatee" would customarily pay.

- The charge is 70% of the Basic Escrow Rate applicable for the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established customs as a party to the transaction.
- This rate may not be combined with any other discounted or special rate.

J. Senior Citizen Rate

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

- The charge is 70% of the Basic Escrow Rate applicable for the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established customs as a party to the transaction.
- This rate may not be combined with any other discounted or special rate.

SECTION VI – ADDITIONAL FEES & CHARGES

A. Miscellaneous Escrows

Rates and Charges in excess of or different from those set forth in this schedule may be made when special or unusual conditions are encountered, special or unusual risks are insured, or special services are rendered. The excess or varying rates and charges shall be reasonably commensurate with the risk assumed or the costs of the services performed. When services are required under conditions for which no rate or charge has been provided in this Manual, a charge shall be made which, in the opinion of the Company, appears to be consistent with the general pricing procedures as set forth herein.

B. 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 the type of escrow to be closed. The customer will be notified of the charges before they are incurred. In the event 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. This fee will be charged in 30-minute intervals with a minimum charge of one hour.

\$80.00 per hour

C. Assignment Fee

This rate is for processing each assignment as required by the purchase contract.

\$60.00 per assignment.

D. Broker's Commission Fee

A Broker Commission Fee is charged for each additional broker check payment in excess of two (2) broker check payments. The broker payments do not include mailing fees, delivery fees, or wire fees, which shall be paid by the Seller, unless otherwise instructed in writing by the parties.

\$10.00 for each additional broker check payment

E. Cancellation Fees & Charges

In the event an escrow transaction is canceled, the cancellation fee will be only the charges due to any third-party vendors for which there are invoices in the escrow file. Escrow agents shall be under no obligation to collect fees from the Seller or Buyer in a canceled transaction wherein either the Seller or Buyer would be obligated to pay the charge.

F. Check Service Fees

A processing fee will be assessed when additional check services are requested or required. The following fees have been established for those services.

Check Stop Payment Fee	\$10.00 per check
Reissued Check Fee	\$10.00 per check
NSF Check Fee	\$20.00 per check

G. Consumer Payoff Services

Escrow will provide consumer payoff services for personal debts (including, but not limited to, credit cards, vehicle loans, personal notes, or other personal debt required to paid off by the lender) that are not secured by the real property subject to the Escrow transaction.

\$20 per consumer payoff

H. Courier/Overnight Delivery Fee

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

\$30 per delivery

If the actual cost exceeds \$35 per delivery, either the actual delivery cost will be charged or a longer delivery time will be selected (*i.e.*, standard overnight, Two (2) Day, or express saver).

I. Courtesy Escrow Signing Service

Escrow signing services (document signatures/notarization) offsite or onsite may be available after normal business hours, close of business days, holidays or due to other time constraints. When signed by an authorized company employee, the rate is \$125.00 per transaction package.

J. Document Preparation Fees

A fee per document created and provided by an 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.

\$60.00 per additional document

K. Direct Transaction Fees

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

Lender Escrow Instructions	\$100.00
Contract Escrow Instructions	\$110.00

L. Electronic Loan Package Delivery

A per package fee will be charged when the Escrow Agent processes a loan package sent from the lender or other party by email or online portal.

\$30.00 for the first loan and \$20.00 for the second loan in same transaction

M. File Maintenance/Dormant Funds

Dormant Funds, as evidenced by a stale dated check or funds that remain in an inactive escrow for six (6) months or longer from the date the initial check was disbursed, or the last transaction date in the case of an inactive escrow balance, will be maintained at a charge of \$30.00 per month, beginning no sooner than six (6) months from the check issuance date or the last transaction date in the case of an inactive escrow balance.

Prior to the implementation of the charge, Escrow Agent shall perform the following services:

- One written notice mailed to the last known address of the payee within ninety (90) days after the date of issuance of the check or the last transaction date in the case of an inactive escrow balance.
- One written notice mailed to the last known address of the payee within thirty (30) days prior to the implementation of the charge.
- Two telephone calls (or attempt to contact the payee) not to exceed an \$8.00 expense.

Any additional service(s) shall be charged at the rate of \$50 per hour, plus pass-through charges (*i.e.*, research, skip trace, and private investigators) up to such time as any remaining funds are property escheat to the State of Arizona.

Fees as incurred shall be deducted from the amount held prior to disbursement and until such time as any remaining funds are escheated to the state pursuant to A.R.S Title 44, Chapter 3, Article 1. In the event the amount of the fee(s) incurred is/are more than the amount of funds held in escrow, then the amount of the funds remaining in the file shall be considered payment in full of the fees due.

N. FIRPTA Processing

When the company is instructed to process the withholding of proceeds and payment of the same to the Internal Revenue Service in connection with the Foreign Investment in Real Property Tax Act, the basic charge shall be \$125.00 (in addition to any third-party fees and charges).

O. Inspection Fee

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 is \$80.00 per request.

P. Interest Bearing Account Set Up

In connection with an escrow, all funds in escrow may be placed into an interest bearing account upon the written request from the depositor of said funds. The depositor of such funds shall complete and sign an Internal Revenue Service W-9 form and an Interest Bearing Account Authorization as provided by the Company before such an account can be opened.

The charge for opening, servicing, and closing out of such an account is \$30.00 per account, which does not include any applicable bank charges.

Q. UCC, Judgement Lien Removal & Processing

In accordance with the Arizona Revised Statutes, the Escrow Agent shall comply with statutory provisions regarding applicability and payoff of judgment liens for parties to the escrow. This service shall include determination of need for payment, contacts with the judgment creditor (if necessary) and processing or obtaining the proper documentation to satisfy the statute relative to judgment liens. The fee for this service shall be \$150.00 per lien requiring release and IS NOT included in the bundled escrow service rates. In addition, when a party requests the filing of a UCC, of any type, in connection with an escrow transaction, there shall be a service fee of \$50.00 per filing. This fee does not include any additional fees incurred with any governmental office, third-party vendors, search fees, copy fees, or filing fees. Any document recording fees necessary to comply with statutory requirements are in addition to this fee.

R. Loan Tie-In Fee

A new loan or loan payoff handled concurrently with the sale or refinance of a residential escrow will be charged \$100.00 per additional loan (unless included in bundle rate).

A new loan or loan payoff handled concurrently with the sale or refinance of a commercial escrow will be charged \$125.00 per additional loan (unless included in bundle rate).

S. 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 to any local State Motor Vehicle Department or a third-party vendor processing the vehicle title.

\$200.00 per title transfer

The above fees include any and all fees charged by the Motor Vehicle Department and/or third-party vehicular title processing service.

T. Post-Closing Holdback Fee

When funds remain in escrow after closing at the request of the parties, this fee, in addition to any other fees and collected at close of escrow.

Amount	Rate
\$0 to \$10,000	\$40.00
\$10,001 to \$50,000	\$80.00
\$50,001 and up	\$100.00

U. Septic Transfer

When a transaction requires us to complete the on-line septic transfer documents according to the septic inspection results and transmit the information to the state the fee is \$40.00 per transfer.

V. Reconveyance & Tracking Fee

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 adhering to A.R.S. §33-707. Note this fee does not ensure 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. §33-707.

This fee shall be charged when the Company does not have at close of escrow the necessary satisfactions or releases of encumbrances, *i.e.*, Deeds of Trust or Mortgages, and assumes responsibility for securing said releases, including, if necessary, the processing and recording of statutory releases. The below charge includes the fee for recording one (1) release. This fee is nonrefundable.

\$80 per encumbrance

This fee shall be charged when the Company handles the payoff of a loan and the release is not provided for recording through escrow, prior to the close of escrow. This fee covers the additional expense for monitoring the follow through with the paid lender, the additional record keeping expense of a delayed reconveyance, and charges which may be incurred by the employment of a third-party vendor to provide this service. This fee is non-refundable after the applicable transaction has closed and recorded, and this fee is earned concurrently with issuing the payoff check or wire at close of escrow.

\$60 per tracking

If a lender(s) (on a refinance, REO, or a short sale transaction) decline to allow all or a portion of said fee, the disallowed portion shall not apply.

W. Recording Fees

Fee to record all documents electronically or otherwise with the applicable county recorder. This fee also includes the delivery of said recorded original documents to the benefiting party and will be charged one-half (1/2) to the Buyer and one-half (1/2) to the Seller. This fee includes Escrow Agent’s service charges and applicable County Recorder’s charges.

Transaction Type	Per File Fee
Sale/Cash	\$40 per document unless included in bundle rate
Sale/Loan	\$40 per document unless included in bundle rate

If an institutional lender requires that the recording fee be 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.

X. Third-Party Fees & Charges

Unless specifically stated otherwise herein, third-party fees and charges will be separately charged at the rate of the third-party. 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 and the fee will be determined by the vendor. Any transaction requiring the use of a mobile notary or Remote Online Notary (RON) shall be charged a service fee of \$50.00 per mobile notary or RON, in addition to any other transaction costs and third-party fees.

Y. 1031 Exchange

When a 1031 exchange is part of a transaction, the party requesting the exchange will be charged a fee of \$80.00, in addition to the other transaction costs and any third-party fees.

Z. Wire Transfer Fee

This fee will be charged for each incoming and outgoing wire, including, but not limited to, earnest money deposits, payoffs, broker commissions, and funds disbursement, and shall be charged to the benefiting party (Buyer/Borrower or Seller) requesting said service.

\$20.00 per domestic wire (outgoing)

\$10.00 per domestic wire (incoming)

SCHEDULE 1 – BASIC ESCROW RATES

Amount up to and including	Basic Escrow Rates	Amount up to and including	Basic Escrow Rates	Amount up to and including	Basic Escrow Rates
\$150,000	\$850	\$470,000	\$1,170	\$790,000	\$1,490
\$170,000	\$870	\$490,000	\$1,190	\$810,000	\$1,510
\$190,000	\$890	\$510,000	\$1,210	\$830,000	\$1,530
\$210,000	\$910	\$530,000	\$1,230	\$850,000	\$1,550
\$230,000	\$930	\$550,000	\$1,250	\$870,000	\$1,570
\$250,000	\$950	\$570,000	\$1,270	\$890,000	\$1,590
\$270,000	\$970	\$590,000	\$1,290	\$910,000	\$1,610
\$290,000	\$990	\$610,000	\$1,310	\$930,000	\$1,630
\$310,000	\$1,010	\$630,000	\$1,330	\$950,000	\$1,650
\$330,000	\$1,030	\$650,000	\$1,350	\$970,000	\$1,670
\$350,000	\$1,050	\$670,000	\$1,370	\$990,000	\$1,690
\$370,000	\$1,070	\$690,000	\$1,390	\$1,000,000	\$1,710
\$390,000	\$1,090	\$710,000	\$1,410		
\$410,000	\$1,110	\$730,000	\$1,430		
\$430,000	\$1,130	\$750,000	\$1,450		
\$450,000	\$1,150	\$770,000	\$1,470		

For Transactions over \$1,000,000 and up to \$5,000,000 add \$7.00 per \$20,000 or fractions thereof, for any amount in excess of \$5,000,000 add \$5.00 per \$10,000 or fraction thereof.