



# **The State of Arizona**

## **Manual of Escrow and Settlement Services**

**Effective August 29, 2022**

**Standard Title & Escrow SW, LLC**

**16165 N 83rd Ave, Suite 200**

**Peoria, AZ 85382**

# STANDARD

TITLE & ESCROW

## **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).

## **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.

## **COMPUTATION OF BASIC ESCROW FEE**

Computation of the “Basic Escrow Fee” listed in Appendix A, is based on the “Fair Value” of the property as defined above in increments of five thousand dollars (\$5,000), including any fractional percentage thereof or a flat set charge. Whenever any fractional percentage of the “Fair Value” is used, the fee arrived at will be rounded up to the next highest fee increment.

The “Basic Escrow Fee” and the “Loan Escrow Fee” will include the following services and will be further described herein as Schedule of Escrow Fees:

- Closing Fee
- Wire Fee (1 outgoing and 1 incoming)
- Courier Fee (1)
- Tax Certification Fee (1)
- Recording Service Fee (1)
- Overnight Delivery Fees (1)
- Notary fee (when notary services are conducted in the Escrow Agent’s office during normal business hours)



When conducting a sale and loan escrow simultaneously, the fee for the escrow will be 100% of the Basic Escrow Fee plus \$150.00 loan tie-in escrow fee per loan.

### **SPECIAL RISKS/EXTRA WORK CHARGE**

The charges set forth herein are a minimum. A \$125.00 per house additional work charge will be made when special services are requested. The customer will be notified, in writing, of the amount of the additional charges before they are incurred. In the event such charges are made, the deposit of final funds and the signing of final documents constitute approval of the charges. In all other situations, acceptable by the customer of the work performed shall constitute approval of the charges made.

Minimum: \$125.00

### **REFINANCE ESCROW RATES**

**Standard Refinance Escrow Rate: \$575**

**Volume Clients:** Standard Title & Escrow SW, LLC reserves the right to charge negotiated rates on Volume Clients. A negotiated rate agreement may be generated on a per client basis and used as the rate schedule for the client. Volume Clients are identified as fifty (50) transactions or more per year and may have a written negotiated rate agreement, which will be maintained on file in the corporate office.

**Title Transfer on Refinance:** If a transfer of title is involved in a refinance transaction, the Company may charge an additional \$150 document preparation, signing and recording service fee plus any additional applicable County recording fees.

### **COMMERCIAL SALE ESCROW RATES**

**Commercial Escrow Rates:** \$1,600 for transactions up to \$2,000,000.00.

Escrow fees for commercial transactions over \$2,000,000 will be an amount agreed upon by the customer and Standard Title & Escrow SW, LLC, with a minimum of \$2,500.00.

Commercial Title Examination Fee: \$1,000.00

### **SUBDIVIDERS AND BUILDERS**

The rate available to a builder, subcontractor, developer, or subdivider customarily engaged in such business for the units being developed. This rate shall apply to all or a portion of the escrow fee paid by the qualified party.

1. 1-50 units                      70% of Basic Rate
2. 51-100 units                    60% of Basic Rate

# STANDARD

TITLE & ESCROW

3. 101-200 units 50% of Basic Rate
4. 201- or more units 40% of Basic Rate

Minimum rate per unit \$100.00

## **JUDGMENT LIEN REMOVAL/PROCESSING:**

For any liens of record, other than a mortgage from institutional mortgage lenders, may carry a \$275 lien release processing fee for any lien requiring release or subordination. This fee is separate fee from the basic escrow fees.

## **SPECIAL DISCOUNTS:**

1. **Broker or Investor:** This rate is available to a person or entity customarily engaged in real estate investments or to real estate agents or brokers. The rate is only applicable to escrow fees which are being paid for by the investor on the purchase of a personal residence. In order to qualify the investor must provide reasonable evidence that they currently hold title or have transferred title to three (3) or more investment properties within the State of Arizona within the past twelve (12) months. Further, the rate is also applicable to any real estate professional who holds their real estate agent or broker license in the State of Arizona and is purchasing a personal residence. The escrow fees for such investors or broker shall be 70% of their portion of the applicable escrow fees. This rate shall only be applicable on sale transactions, may not be used in combination with any other discount, and is available only upon request.
2. **Senior Citizen (65 years or older):** Principals to a transaction who qualify as Senior Citizens (65 years of age and over) may be charged 70% of their portion of the applicable escrow fee, wherein a valid identification is provided. This rate shall only be applicable on owner-occupied residential transactions, and may not be used in combination with any other discount.
3. **First Responders:** Principals to a transaction who are employed as Firefighters, Law Enforcement Officers, EMS and Healthcare Professionals, Teachers, and Military (active and retired), may be charged 80% of their portion of the applicable escrow fee, wherein evidence of employment is presented. This rate shall only be applicable on owner-occupied residential transactions, and may not be used in combination with any other discount.
4. **First Time Home Buyer:** A first time homebuyer of an owner-occupied residential property may be charged 80% of their portion of the applicable escrow fees, wherein reasonable evidence is presented to show that this is the buyer's first home. This rate may not be used in combination with any other discount.
5. **Employee:** Any employee of Standard Title & Escrow SW, LLC or any of its current or future affiliates shall be charged 30% of their portion of applicable escrow fees. This rate may not be used in combination with any other discount.



- 6. Competitive Rate Match:** Any written fee quote received from another title company may be matched by Standard Title & Escrow SW, LLC.

**NEGOTIATED RATE:**

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.

**Additional Escrow Service Fees:** Standard Title & Escrow SW, LLC reserves the right to charge the following additional escrow service fees, in addition to the Base Escrow Rates herein defined.

Notary Signing Refinance Closing: \$125.00  
Notary Signing Purchase Closing:  
    \$150.00 (Cash Transaction)  
    \$200.00 (Lender Transaction)  
    \$125.00 (Seller Document Signing Fee)  
Sub-Escrow: \$125.00  
REO Escrow: \$400.00  
Short Sale Escrow: \$500.00  
Second Mortgage Escrow Fee: \$250.00  
Updated Current Owner Property Report Fee: \$20.00  
Tax Certificate (per Certificate): \$60.00  
Owner and Encumbrance Report (Residential): \$100.00  
Current Owner Search: \$100.00  
2 Owner Search: \$125.00  
Full Search Residential Sale: \$175.00  
Disbursement Fee: \$150.00  
Additional Overnight Fee: \$35.00/each  
Additional courier services: \$65.00/each  
Additional outgoing wire Fee: \$20.00 per wire  
Additional incoming wire Fee: \$10.00 per wire  
E-recording fee: \$4.50 per document  
Recording fees: per individual county  
CPL fee: \$20.00  
Buyer's Loan-Tie-in Fee: \$150.00  
Simultaneous Second Loan Tie-in Fee: \$100.00  
Secure Document Delivery and Storage Fee (Refinance): \$25.00  
Secure Document Delivery Storage Fee, Seller (Sale/Purchase): \$25.00  
Secure Document Delivery and Storage Fee, Buyer (Sale/Purchase): \$25.00  
1031 Exchange Processing Fee (per exchange): \$75.00  
FIRPTA Processing Fee (per withholding): \$200.00  
Reconveyance Tracking Fee (per payoff): \$35.00  
Document Preparation (per document): \$55.00  
Interest Bearing Account Servicing Fee: \$50.00  
Recording Services: \$65.00  
Reconveyance Tracking Fee: \$150.00  
Sale Document Preparation: \$150.00  
Sale Reconveyance Fee: \$100.00  
Refinance Document Preparation: \$75.00  
Sub-Escrow: \$125.00  
Print Fee: \$100.00

# APPENDIX A



## ESCROW RATES

Refinance			Purchase			Refinance			Purchase			Refinance			Purchase		
Amount to and including	Escrow Base Fee	Base escrow Fee Total for Buyer and Seller	Amount to and including	Escrow Base Fee	Base escrow Fee Total for Buyer and Seller	Amount to and including	Escrow Base Fee	Base Escrow Fee Total for Buyer and Seller	Amount	Escrow Base Fee	Base Escrow Fee Total for Buyer and Seller	Amount	Escrow Base Fee	Base Escrow Fee Total for Buyer and Seller			
\$ 50,000.00	\$ 575.00	\$ 1,100.00	\$ 290,000.00	\$ 575.00	\$ 1,340.00	\$ 530,000.00	\$ 575.00	\$ 1,580.00	\$ 770,000.00	\$ 575.00	\$ 1,820.00	\$ 770,000.00	\$ 575.00	\$ 1,820.00			
\$ 55,000.00	\$ 575.00	\$ 1,105.00	\$ 295,000.00	\$ 575.00	\$ 1,345.00	\$ 535,000.00	\$ 575.00	\$ 1,585.00	\$ 775,000.00	\$ 575.00	\$ 1,825.00	\$ 775,000.00	\$ 575.00	\$ 1,825.00			
\$ 60,000.00	\$ 575.00	\$ 1,110.00	\$ 300,000.00	\$ 575.00	\$ 1,350.00	\$ 540,000.00	\$ 575.00	\$ 1,590.00	\$ 780,000.00	\$ 575.00	\$ 1,830.00	\$ 780,000.00	\$ 575.00	\$ 1,830.00			
\$ 65,000.00	\$ 575.00	\$ 1,115.00	\$ 305,000.00	\$ 575.00	\$ 1,355.00	\$ 545,000.00	\$ 575.00	\$ 1,595.00	\$ 785,000.00	\$ 575.00	\$ 1,835.00	\$ 785,000.00	\$ 575.00	\$ 1,835.00			
\$ 70,000.00	\$ 575.00	\$ 1,120.00	\$ 310,000.00	\$ 575.00	\$ 1,360.00	\$ 550,000.00	\$ 575.00	\$ 1,600.00	\$ 790,000.00	\$ 575.00	\$ 1,840.00	\$ 790,000.00	\$ 575.00	\$ 1,840.00			
\$ 75,000.00	\$ 575.00	\$ 1,125.00	\$ 315,000.00	\$ 575.00	\$ 1,365.00	\$ 555,000.00	\$ 575.00	\$ 1,605.00	\$ 795,000.00	\$ 575.00	\$ 1,845.00	\$ 795,000.00	\$ 575.00	\$ 1,845.00			
\$ 80,000.00	\$ 575.00	\$ 1,130.00	\$ 320,000.00	\$ 575.00	\$ 1,370.00	\$ 560,000.00	\$ 575.00	\$ 1,610.00	\$ 800,000.00	\$ 575.00	\$ 1,850.00	\$ 800,000.00	\$ 575.00	\$ 1,850.00			
\$ 85,000.00	\$ 575.00	\$ 1,135.00	\$ 325,000.00	\$ 575.00	\$ 1,375.00	\$ 565,000.00	\$ 575.00	\$ 1,615.00	\$ 805,000.00	\$ 575.00	\$ 1,855.00	\$ 805,000.00	\$ 575.00	\$ 1,855.00			
\$ 90,000.00	\$ 575.00	\$ 1,140.00	\$ 330,000.00	\$ 575.00	\$ 1,380.00	\$ 570,000.00	\$ 575.00	\$ 1,620.00	\$ 810,000.00	\$ 575.00	\$ 1,860.00	\$ 810,000.00	\$ 575.00	\$ 1,860.00			
\$ 95,000.00	\$ 575.00	\$ 1,145.00	\$ 335,000.00	\$ 575.00	\$ 1,385.00	\$ 575,000.00	\$ 575.00	\$ 1,625.00	\$ 815,000.00	\$ 575.00	\$ 1,865.00	\$ 815,000.00	\$ 575.00	\$ 1,865.00			
\$ 100,000.00	\$ 575.00	\$ 1,150.00	\$ 340,000.00	\$ 575.00	\$ 1,390.00	\$ 580,000.00	\$ 575.00	\$ 1,630.00	\$ 820,000.00	\$ 575.00	\$ 1,870.00	\$ 820,000.00	\$ 575.00	\$ 1,870.00			
\$ 105,000.00	\$ 575.00	\$ 1,155.00	\$ 345,000.00	\$ 575.00	\$ 1,395.00	\$ 585,000.00	\$ 575.00	\$ 1,635.00	\$ 825,000.00	\$ 575.00	\$ 1,875.00	\$ 825,000.00	\$ 575.00	\$ 1,875.00			
\$ 110,000.00	\$ 575.00	\$ 1,160.00	\$ 350,000.00	\$ 575.00	\$ 1,400.00	\$ 590,000.00	\$ 575.00	\$ 1,640.00	\$ 830,000.00	\$ 575.00	\$ 1,880.00	\$ 830,000.00	\$ 575.00	\$ 1,880.00			
\$ 115,000.00	\$ 575.00	\$ 1,165.00	\$ 355,000.00	\$ 575.00	\$ 1,405.00	\$ 595,000.00	\$ 575.00	\$ 1,645.00	\$ 835,000.00	\$ 575.00	\$ 1,885.00	\$ 835,000.00	\$ 575.00	\$ 1,885.00			
\$ 120,000.00	\$ 575.00	\$ 1,170.00	\$ 360,000.00	\$ 575.00	\$ 1,410.00	\$ 600,000.00	\$ 575.00	\$ 1,650.00	\$ 840,000.00	\$ 575.00	\$ 1,890.00	\$ 840,000.00	\$ 575.00	\$ 1,890.00			
\$ 125,000.00	\$ 575.00	\$ 1,175.00	\$ 365,000.00	\$ 575.00	\$ 1,415.00	\$ 605,000.00	\$ 575.00	\$ 1,655.00	\$ 845,000.00	\$ 575.00	\$ 1,895.00	\$ 845,000.00	\$ 575.00	\$ 1,895.00			
\$ 130,000.00	\$ 575.00	\$ 1,180.00	\$ 370,000.00	\$ 575.00	\$ 1,420.00	\$ 610,000.00	\$ 575.00	\$ 1,660.00	\$ 850,000.00	\$ 575.00	\$ 1,900.00	\$ 850,000.00	\$ 575.00	\$ 1,900.00			
\$ 135,000.00	\$ 575.00	\$ 1,185.00	\$ 375,000.00	\$ 575.00	\$ 1,425.00	\$ 615,000.00	\$ 575.00	\$ 1,665.00	\$ 855,000.00	\$ 575.00	\$ 1,905.00	\$ 855,000.00	\$ 575.00	\$ 1,905.00			
\$ 140,000.00	\$ 575.00	\$ 1,190.00	\$ 380,000.00	\$ 575.00	\$ 1,430.00	\$ 620,000.00	\$ 575.00	\$ 1,670.00	\$ 860,000.00	\$ 575.00	\$ 1,910.00	\$ 860,000.00	\$ 575.00	\$ 1,910.00			
\$ 145,000.00	\$ 575.00	\$ 1,195.00	\$ 385,000.00	\$ 575.00	\$ 1,435.00	\$ 625,000.00	\$ 575.00	\$ 1,675.00	\$ 865,000.00	\$ 575.00	\$ 1,915.00	\$ 865,000.00	\$ 575.00	\$ 1,915.00			
\$ 150,000.00	\$ 575.00	\$ 1,200.00	\$ 390,000.00	\$ 575.00	\$ 1,440.00	\$ 630,000.00	\$ 575.00	\$ 1,680.00	\$ 870,000.00	\$ 575.00	\$ 1,920.00	\$ 870,000.00	\$ 575.00	\$ 1,920.00			
\$ 155,000.00	\$ 575.00	\$ 1,205.00	\$ 395,000.00	\$ 575.00	\$ 1,445.00	\$ 635,000.00	\$ 575.00	\$ 1,685.00	\$ 875,000.00	\$ 575.00	\$ 1,925.00	\$ 875,000.00	\$ 575.00	\$ 1,925.00			
\$ 160,000.00	\$ 575.00	\$ 1,210.00	\$ 400,000.00	\$ 575.00	\$ 1,450.00	\$ 640,000.00	\$ 575.00	\$ 1,690.00	\$ 880,000.00	\$ 575.00	\$ 1,930.00	\$ 880,000.00	\$ 575.00	\$ 1,930.00			
\$ 165,000.00	\$ 575.00	\$ 1,215.00	\$ 405,000.00	\$ 575.00	\$ 1,455.00	\$ 645,000.00	\$ 575.00	\$ 1,695.00	\$ 885,000.00	\$ 575.00	\$ 1,935.00	\$ 885,000.00	\$ 575.00	\$ 1,935.00			
\$ 170,000.00	\$ 575.00	\$ 1,220.00	\$ 410,000.00	\$ 575.00	\$ 1,460.00	\$ 650,000.00	\$ 575.00	\$ 1,700.00	\$ 890,000.00	\$ 575.00	\$ 1,940.00	\$ 890,000.00	\$ 575.00	\$ 1,940.00			
\$ 175,000.00	\$ 575.00	\$ 1,225.00	\$ 415,000.00	\$ 575.00	\$ 1,465.00	\$ 655,000.00	\$ 575.00	\$ 1,705.00	\$ 895,000.00	\$ 575.00	\$ 1,945.00	\$ 895,000.00	\$ 575.00	\$ 1,945.00			
\$ 180,000.00	\$ 575.00	\$ 1,230.00	\$ 420,000.00	\$ 575.00	\$ 1,470.00	\$ 660,000.00	\$ 575.00	\$ 1,710.00	\$ 900,000.00	\$ 575.00	\$ 1,950.00	\$ 900,000.00	\$ 575.00	\$ 1,950.00			
\$ 185,000.00	\$ 575.00	\$ 1,235.00	\$ 425,000.00	\$ 575.00	\$ 1,475.00	\$ 665,000.00	\$ 575.00	\$ 1,715.00	\$ 905,000.00	\$ 575.00	\$ 1,955.00	\$ 905,000.00	\$ 575.00	\$ 1,955.00			
\$ 190,000.00	\$ 575.00	\$ 1,240.00	\$ 430,000.00	\$ 575.00	\$ 1,480.00	\$ 670,000.00	\$ 575.00	\$ 1,720.00	\$ 910,000.00	\$ 575.00	\$ 1,960.00	\$ 910,000.00	\$ 575.00	\$ 1,960.00			
\$ 195,000.00	\$ 575.00	\$ 1,245.00	\$ 435,000.00	\$ 575.00	\$ 1,485.00	\$ 675,000.00	\$ 575.00	\$ 1,725.00	\$ 915,000.00	\$ 575.00	\$ 1,965.00	\$ 915,000.00	\$ 575.00	\$ 1,965.00			
\$ 200,000.00	\$ 575.00	\$ 1,250.00	\$ 440,000.00	\$ 575.00	\$ 1,490.00	\$ 680,000.00	\$ 575.00	\$ 1,730.00	\$ 920,000.00	\$ 575.00	\$ 1,970.00	\$ 920,000.00	\$ 575.00	\$ 1,970.00			
\$ 205,000.00	\$ 575.00	\$ 1,255.00	\$ 445,000.00	\$ 575.00	\$ 1,495.00	\$ 685,000.00	\$ 575.00	\$ 1,735.00	\$ 925,000.00	\$ 575.00	\$ 1,975.00	\$ 925,000.00	\$ 575.00	\$ 1,975.00			
\$ 210,000.00	\$ 575.00	\$ 1,260.00	\$ 450,000.00	\$ 575.00	\$ 1,500.00	\$ 690,000.00	\$ 575.00	\$ 1,740.00	\$ 930,000.00	\$ 575.00	\$ 1,980.00	\$ 930,000.00	\$ 575.00	\$ 1,980.00			
\$ 215,000.00	\$ 575.00	\$ 1,265.00	\$ 455,000.00	\$ 575.00	\$ 1,505.00	\$ 695,000.00	\$ 575.00	\$ 1,745.00	\$ 935,000.00	\$ 575.00	\$ 1,985.00	\$ 935,000.00	\$ 575.00	\$ 1,985.00			
\$ 220,000.00	\$ 575.00	\$ 1,270.00	\$ 460,000.00	\$ 575.00	\$ 1,510.00	\$ 700,000.00	\$ 575.00	\$ 1,750.00	\$ 940,000.00	\$ 575.00	\$ 1,990.00	\$ 940,000.00	\$ 575.00	\$ 1,990.00			
\$ 225,000.00	\$ 575.00	\$ 1,275.00	\$ 465,000.00	\$ 575.00	\$ 1,515.00	\$ 705,000.00	\$ 575.00	\$ 1,755.00	\$ 945,000.00	\$ 575.00	\$ 1,995.00	\$ 945,000.00	\$ 575.00	\$ 1,995.00			

\$ 230,000.00	\$ 575.00	\$ 1,280.00	\$ 470,000.00	\$ 575.00	\$ 1,520.00	\$ 710,000.00	\$ 575.00	\$ 1,760.00	\$ 950,000.00	\$ 575.00	\$ 2,000.00
\$ 235,000.00	\$ 575.00	\$ 1,285.00	\$ 475,000.00	\$ 575.00	\$ 1,525.00	\$ 715,000.00	\$ 575.00	\$ 1,765.00	\$ 955,000.00	\$ 575.00	\$ 2,005.00
\$ 240,000.00	\$ 575.00	\$ 1,290.00	\$ 480,000.00	\$ 575.00	\$ 1,530.00	\$ 720,000.00	\$ 575.00	\$ 1,770.00	\$ 960,000.00	\$ 575.00	\$ 2,010.00
\$ 245,000.00	\$ 575.00	\$ 1,295.00	\$ 485,000.00	\$ 575.00	\$ 1,535.00	\$ 725,000.00	\$ 575.00	\$ 1,775.00	\$ 965,000.00	\$ 575.00	\$ 2,015.00
\$ 250,000.00	\$ 575.00	\$ 1,300.00	\$ 490,000.00	\$ 575.00	\$ 1,540.00	\$ 730,000.00	\$ 575.00	\$ 1,780.00	\$ 970,000.00	\$ 575.00	\$ 2,020.00
\$ 255,000.00	\$ 575.00	\$ 1,305.00	\$ 495,000.00	\$ 575.00	\$ 1,545.00	\$ 735,000.00	\$ 575.00	\$ 1,785.00	\$ 975,000.00	\$ 575.00	\$ 2,025.00
\$ 260,000.00	\$ 575.00	\$ 1,310.00	\$ 500,000.00	\$ 575.00	\$ 1,550.00	\$ 740,000.00	\$ 575.00	\$ 1,790.00	\$ 980,000.00	\$ 575.00	\$ 2,030.00
\$ 265,000.00	\$ 575.00	\$ 1,315.00	\$ 505,000.00	\$ 575.00	\$ 1,555.00	\$ 745,000.00	\$ 575.00	\$ 1,795.00	\$ 985,000.00	\$ 575.00	\$ 2,035.00
\$ 270,000.00	\$ 575.00	\$ 1,320.00	\$ 510,000.00	\$ 575.00	\$ 1,560.00	\$ 750,000.00	\$ 575.00	\$ 1,800.00	\$ 990,000.00	\$ 575.00	\$ 2,040.00
\$ 275,000.00	\$ 575.00	\$ 1,325.00	\$ 515,000.00	\$ 575.00	\$ 1,565.00	\$ 755,000.00	\$ 575.00	\$ 1,805.00	\$ 995,000.00	\$ 575.00	\$ 2,045.00
\$ 280,000.00	\$ 575.00	\$ 1,330.00	\$ 520,000.00	\$ 575.00	\$ 1,570.00	\$ 760,000.00	\$ 575.00	\$ 1,810.00	\$ 1,000,000.00	\$ 575.00	\$ 2,050.00
\$ 285,000.00	\$ 575.00	\$ 1,335.00	\$ 525,000.00	\$ 575.00	\$ 1,575.00	\$ 765,000.00	\$ 575.00	\$ 1,815.00			

**Purchase**

\$1,000,001 to \$2,500,000 add per \$5000 of thereof \$3.50;  
Over \$2,500,000 escrow rate based on quotation.

**Refinance**

Over \$1,000,000 escrow rate based on quotation.