#### Alpha Title Agency LLC

SCHEDULE OF ESCROW SERVICE RATES,
MANUAL OF CLASSIFICATIONS,

And

RULES AND PLANS RELATING THERETO

**STATE OF ARIZONA** 

EFFECTIVE: December 7, 2022

#### FORWARD

This schedule of Rates, Manual of Classifications and Rules and Plans Relating Thereto is filled with the Arizona State Department of Financial Institutions, in accordance with Article 4, Chapter 7, Title 6, Arizona Revised Statutes. This filling consists of the Schedule of Escrow Service Rates, Manual of Classifications and Rules and Plans Relating Thereto effective December 7, 2023

IN WITNESS WHEREOF, the Member Manager of Alpha Title Agency, LLC an Arizona Limited Liability Company have hereunto set their hands officially, this 7<sup>th</sup> day December, 2022

Alpha Title Agency, LLC

Juan Borrayo, Member

### **BASIC ESCROW RATE**

Add per \$10,000
Over \$1,000,000 and par \$10,000
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### **GENERAL RULES**

Alpha Title Agency reserves the right to change any fees or rates contained herein as required by court ruling or legislation.

## Computation from Basic Rate

- \$10,000.00 including any fraction thereof, unless a set flat rate charge applies. The Rates shall be applied on fair value as defined in B. below in multiples of **←**i
- Whenever a percentage of a Basic Rate is calculated due to the application of a discounted rate, the charge arrived at from the calculation will be rounded up to the next whole dollar amount. 7

#### B. Definitions

Commercial: Commercial means any property that is not Residential.

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 non-happening 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, promise, promisor, oblige, obligor, Bailee or Escrow: Escrow means any transaction in which any escrow property is delivered with or without bailor, or any designated agent or employee of any of them. Escrow included subdivision trusts and account servicing. (A.R.S. 6-801)

Fair Value: The "Fair Value" shall be constructed as the sales price of the property. Where a sale is not involved, the "Fair Value" shall be the principal amount of the new loan.

condominiums, townhouses or other similar properties, or unimproved property that is intended Residential: Residential means improved one-to-four family residences (residential property), to use as one-to-four family, and manufactured homes.

## Geographic application of Rates

The rates herein are applied to any real property escrow in the State of Arizona

## D. Separate Sales or Exchanges (Different Owners)

Basic Escrow Rate applicable on each separate sale, seller or exchange involved.

The Basic Escrow rate 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 involved. Undivided Interest when Sold Separately from the Remaining Interest ш

Basic Escrow Rate applicable based upon the fair value of the interest covered.

## CHAPTER I -ESCROW-SALE

### Sale – Basic Charge (Residential) E101

Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow ë

### Sale with New Loan (Residential/Commercial) E102

- simultaneously (including seller carryback financing). Services available under this section A. Charge in addition to the escrow fee when the sale and loan escrow are conducted include:
- Unlimited Electronic mail documents, courier fees, and domestic wire fees. Transactions Handled in:

\$200.00 per loan

Discounts shall not apply to this charge

## Seller All Inclusive Rate (Residential/Commercial) E103

escrow, courier charges, or domestic wire fees. This rate includes unlimited reconveyance and Charged in addition to the escrow fee when one or more of any combination of the following services are provided on behalf of the seller: lien(s) against property being paid through tracking, courier charges and domestic wire fees.

Charge- \$200.00

Discounts shall not apply to this charge

as set forth Note: When closing non-typical transactions, limited services may be charged in chapter V, in lieu of this rate.

## Leasehold- Basic Charge (Residential/Commercial) E104

The Leasehold Escrow Rate shall be 100% of the Basic Escrow Rate based upon the fair value of the property lease or the total amount of the lease payments, whichever is less,

## CHAPTER II - ESCROW- LOAN

## E201 Loan Escrow (Residential)

- Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow when: ë
- escrow No transfer of title is involved, and the preparation of loan documents is required

## Loan Escrow (Loan/Refinance/Construction/Permanent Loan) ä

This rate is applicable to any loan only transaction when there is no transfer of title an all loan documents are provided by the lender. Services available under this section include the following:

Unlimited reconveyance tracking, electronic mail document, courier fees, and domestic wire fees.

Transactions handled in:

Charge-\$325.00

Discounts shall not apply to this charge.

## E202 Loan Escrow (Commercial)

- the ō based on the fair value Rate Escrow Basic shall be 100% of the property in the escrow when:
  - involved, and the preparation of loan escrow <u>.v</u> documents is required No transfer of title

## E203 Subsequent Loans (Residential/Commercial)

This rate is applicable to any subsequent loan closed with the new first loan.

Charge- \$200.00 per loan over one

Discounts shall not apply to this charge

# CHAPTER III – ESCROW-SUBDIVISION AND COMMERCIAL

### E301 Sale (Commercial)

Services available under this section include the following:

Unlimited reconveyance tracking, courier fees and domestic wire fees.

	55% of Basic Escrow Rate	. 50% of Basic Escrow Rate	45% of Basic Escrow Rate
Up to \$2,000,000	\$25,000,001 to \$55,000,000	\$55,000,001 to \$75,000,000 50% of Basic Escrow Rate	\$75,000,001 and above

## E302 Sale (Sub dividers, Builders, and Developers)

. 70% of Basic Escrow Rate	. 60% of Basic Escrow Rate	. 40% of Basic Escrow Rate	30% of Basic Escrow Rate	. 20% of Basic Escrow Rate	. 10% of Basic Escrow Rate
1-30 Units 70% of Basic Escrow Rate	31-/U Units	71-100 Units	101-500 Units	201-1000 Units	Total or more

MINIMUM RATE - \$375.00

## CHAPTER IV - ESCROW- SPECIAL RATES

## E401 Business Escrow Rate

Any escrow wherein a business is being transferred, without real property, will be charged at twice the Basic Escrow Rate with a minimum charge of \$750.00.

Discounts shall not apply to this rate,

## E402 Churches or Non-Profit Organization Rate

This rate is available to churches and Non-Profit Organizations. Charge is 70% of the Basic Escrow Rate.

### E403 Employees Rates

This rate is available to any employee of a Title Company.

For escrows handled by the Company in connection with the financing or refinancing, sale or purchase of:

Primary Residence

no escrow fees charged

2. Secondary Properties

50% of the application escrows fees

### E404 Investor Rate

This rate is available to individuals and entities who in the ordinary course of business invest money in real estate. Charge is 70% of the Basics Escrow Rate.

### E405 Military Rate

This rate is available to active Military and Veterans. Charge is 70% of the Basic Escrow Rate.

### E406 Public Servant Rule

limited to teachers, policemen, firefighters, and emergency medical personnel. Charge is include, 9 to currently employed Public Servants 70% of the Basic Escrow Rate. available <u>0</u> This rate

### E407 Negotiated Rate

must be in writing, signed by the parties to the agreement, and approved by the Company. A Company reserves the right to negotiate fees. Any such negotiated rate agreement copy of the agreement shall be maintained outside of the filed escrow rates.

### E408 Pre Sale Rate

applicable provided that the closing occurs within 12 months from the date of the Multiple Listing Service (MLS). This discount shall apply to closings performed in which the listing agent has disclosed the rate on the MLS listing prior to acceptance of the contract. Copy of A flat fee of \$300.00 will be charged on a residential resale transaction. This fee is the MLS listing required.

Excluded from this rate are Real Estate Owned properties (REO'S), Short Sale transaction, and commercial properties.

Discount s shall not apply to this charge.

## E409 Real Estate Agent Rate

This rate is available to active Realtors. Charge is 70% of the Basic Escrow Rate.

## E410 Relocation Companies

ਰੱ \$600.00 inclusive þe shall the rate Relocation Companies, For High Volume miscellaneous fees.

Discounts shall not apply to this rate.

## E411 Relocation Rate-Corporate Employee

Rates under this section are available for the transactions insuring the purchase and resale of a home of any employee transferred by a corporation or a governmental entity from one area to another.

Charge is 70% of the Basic Escrow Rate

## E412 Senior Citizen's Rate

This rate is available to Senior Citizens (age 60 and over). Charge 80% of the Basic Escrow

# CHAPTER V - ESCROW - MISCELLANEOUS SERVICES

The rates under this section are minimum charges. Discounts shall not apply to changes under this section.

#### Abbreviated/Sub-Escrow E501

- An abbreviated/sub-escrow with the issuance of title insurance may be provided when any one or more of the following services are provided Services available under this section include the following: ġ
- Unlimited reconveyance tracking, electronic documents, courier fees and domestic wire fees.
- Preparation of documents needed to clear title and/or comply with lender's

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_	Accordance and December 1.	
:	Acceptance and Recordation of documents	\$10000
		0000

\$100.00 \$100.00 Preparation of settlement statement and disbursement record.

### Construction Controlled Escrow Fees E502

Ordering Payoffs

4.

These charges shall be in addition to the Basic Escrow Rate:

\$100.00 Per Draw

\$250.00 Per Draw Inspection (does not apply when use of an outside vendor is required)

#### Courier Charges E503

\$30.00 per package (included express mail, overnight delivery, and courier delivery) for packages sent to USA addresses only.

Foreign addresses will be charged at actual cost of delivery plus \$50

#### **Escrow Only Service** E504

Escrow services involving a transfer of real property in which no title insurance is to be issued.

Charge - 200% of the Basic Escrow Rate

Juan Borrayo Prior Approval needed by

### Interest Bearing Accounts E505

Setup of Trust Funds deposited into Interest Bearing Accounts - \$50.00