



SCHEDULE OF ESCROW RATES AND FEES

FOR

VESTED TITLE & ESCROW, INC.

IN THE STATE OF ARIZONA

Effective Date: July 31, 2023

Table of Contents

GENERAL RULES	1
PURCHASE TRANSACTION RATES	
1.1. RESIDENTIAL TRANSACTIONS.....	2
1.2. REO “REAL ESTATE OWNED” TRANSACTIONS	2
1.3. RELATED SERVICES.....	3
SPECIAL RATES	
2.1. MISCELLANEOUS SERVICES	4
2.2. NEGOTIATED RATE / COMPETITOR’S RATE	4
2.3. CONTRACT RATE GOVERNMENTAL AGENCIES & POLITICAL SUBDIVISIONS.....	4
2.4. ADJUSTMENT FOR GOVERNMENTAL PROGRAM LIMITATIONS (FHA/VA)	4
2.5. SPECIAL SERVICES OR ADDITIONAL WORK CHARGE	4
2.6. SHORT SALE ESCROW FEE	5
2.7. ESCROW HOLD FEE... ..	5
2.8. UNIQUE ESCROW REQUIREMENTS... ..	5
2.9. DISCOUNTS	5
LOAN TRANSACTION RATES	
3.1. SECOND/SUBSEQUENT LOAN CONCURRENT WITH A FINANCING ESCROW.....	6
3.2. CENTRALIZED EXPEDITED BUNDLED REFINANCE ESCROW RATES... ..	6
3.3 SUB ESCROW RATES.....	7
3.4. HOME EQUITY LOAN ESCROW FEES... ..	7

GENERAL RULES

EFFECTIVE DATE

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

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, obligee, 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)

PAYMENT OF ESCROW CHARGES

Unless otherwise instructed in writing by the parties, any charges incurred for miscellaneous or additional services provided or requested by the parties shall be charged to the person who requested such services(s) or who will benefit by such service(s).

UNIQUE ESCROW REQUIREMENTS

Escrow services may be required in some cases and under conditions for which no rating structure has been specifically provided for in this manual. In such cases a charge shall be made which, in the opinion of the Company, appears to be consistent with its general pricing procedures.

MINIMUM CHARGES

The fees herein are minimum charges. Additional charges shall be made when unusual conditions are encountered or when special services are provided as deemed necessary by the reason of terms and conditions set forth in the escrow transaction. 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 shall constitute approval of the charges made.

SPECIAL ESCROW SERVICES

A reasonable fee, based upon the services provided, may be negotiated, and adjusted for transactions arising through a common project or program. All negotiated fees must be agreed to in writing by both the Company and the lender.

PURCHASE TRANSACTION RATES

1.1 RESIDENTIAL TRANSACTIONS – BASIC ESCROW RATE

For residential purchase transactions initiated and coordinated through the Company's centralized electronic platform, serving as a central point of contact and entry and primary contact with parties to the transaction.

Transaction Amount	Rate
Up to \$100,000.00	\$750.00
\$100,001.00 to \$200,000.00	\$850.00
\$200,001.00 to \$300,000.00	\$950.00
\$300,001.00 to \$400,000.00	\$1,050.00
\$400,001.00 to \$500,000.00	\$1,150.00
\$500,001.00 to \$1,000,000.00	\$1,250.00
Over \$1,000,000.00	\$1,500.00

Charges to be split 50/50 between buyer and seller unless instructed, in writing, otherwise.

1.2 REO "REAL ESTATE OWNED" TRANSACTIONS

- A. For residential purchase transactions where the seller foreclosed or acquired the property as a result of holding a prior loan on the property. The term seller shall include Government entitles or Government Sponsored Enterprises insuring such loans.

An additional charge of \$250 shall be added to and become part of the charges set forth in paragraph 1.1 herein.

- B. For any REO transactions that also require a loan escrow the charge shall be \$100.

1.3 RELATED SERVICES

Purchase signing	\$150.00
Additional Document Signing (including all applicable Notary fees)	\$125.00
Title Curative	\$250.00 minimum
Document Preparation	\$75.00/document
Document Delivery Fee	\$25.00
Recording Service Fee	\$20.00
Manufactured Home Affixation Affidavit	\$125.00/item
Manufactured Home Title Cancellation	\$150.00/item
Wire Fee	\$25.00 per disbursement
Stop Payment Fee	\$25.00 per check
Escheat Service Fee – A.R.S. 44-305	\$25.00 per unclaimed check

The rates contained in this chapter are paid by Seller and Buyer as per terms of any contract, addenda, amendment, extension, or other agreement in writing between the parties. Fees can be listed on the settlement statement as a flat fee or detailed fee per service and payer.

If the buyer elects to use another closing company to represent the buyer, the applicable fee referenced in paragraph 1.1 will be reduced by half. A Sub Escrow fee may be applicable.

SPECIAL RATES

2.1 MISCELLANEOUS SERVICES

Fees for services set forth in this Manual which are not listed as being included in this rate shall be charged to the party who has requested such service or who will benefit by such service and shall be in addition to this rate.

No other rate shall be applied to this rate.

2.2 NEGOTIATED RATE / COMPETITOR'S RATE

Under certain circumstances, the Company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by the President and signed by all pertinent parties. A copy of the said agreement is to be retained in the legal department. The Company reserves the right to match any filed and approved escrow rate quoted by a currently licensed title or escrow company.

2.3 CONTRACT RATE - GOVERNMENTAL AGENCIES & POLITICAL SUBDIVISIONS

Separate contract bids may be solicited and entered 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 as may be agreed upon by and between the Companies. Any such contracted bids must be approved in writing by the President. A copy of said contract bid is to be retained in the legal department.

2.4 ADJUSTMENT FOR GOVERNMENTAL PROGRAM LIMITATIONS (FHA/VA)

No fee or fees, or portion thereof scheduled in this rate manual, 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.

2.5 SPECIAL SERVICES OR ADDITIONAL WORK CHARGE

A \$100 an hour 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.

Under such circumstances, the minimum fee shall be \$100 plus \$50 per each additional half-hour or fraction thereof.

2.6 SHORT SALE ESCROW FEE

On any transaction where a lien holder agrees to accept less than the full amount they are owed (short sale), the Residential Real Estate Escrow Fee shall be increased by \$250. This additional \$250 will be added to the seller's portion of the real estate escrow fee.

2.7 ESCROW HOLD FEE

This rate shall apply when funds are held in escrow for a period determined prior to close.

There shall be a minimum charge of \$200, which shall be considered earned upon disbursement of all funds. Funds shall be disbursed upon the expiration of the applicable time period.

2.8 UNIQUE ESCROW REQUIREMENTS

The title and escrow services requested may in some cases involve conditions for which no rating structure has been specifically provided in this Schedule. The conditions considered in connection with this General Rule involve various factors including, single point of entry, scope and level of service required, centralized service, competitive environment, workflow correlation, geographic location, volume, required technology, perceived risk, service costs, anticipated liability assumed, impact on return of invested capital and other reasonable considerations. In certain cases, it may be necessary to enter into agreements for the various services to be provided and the charges, therefore each case must be submitted to Company management for approval. In connection with each submittal, Management shall consider the need to maintain rating integrity for similar services. The charge, in each case, shall in the opinion of Management, be consistent with the general pricing procedures of the Company.

2.9 DISCOUNTS

Eighty percent (80%) of the Basic Escrow Rate, minimum charge of \$250.00, shall be the escrow rate applicable for senior citizens (at least 55 years of age), active-duty military, retired military, first-responders (police, paramedic, and fire fighters), or churches. The customer must request the discount and provide satisfactory proof of qualification.

Current Employees - No charge shall be made to employees of the Company, its subsidiary or affiliated companies, including employees on approved retirement, for escrow services in connection with the financing, refinancing, sale, or purchase of the employee's bona fide primary home property. This is limited to one purchase, one sale, and one refinance transaction during a twelve-month period.

LOAN TRANSACTION RATES

3.1 SECOND/SUBSEQUENT LOAN CONCURRENT WITH A FINANCING ESCROW

When a financing or re-financing transaction includes a second or subsequent loan closed in conjunction with the new loan, there shall be a fee of \$100 for each additional loan processed in excess of the first loan. This fee is in addition to the applicable rate charged for the loan transaction.

3.2 CENTRALIZED EXPEDITED BUNDLED REFINANCE ESCROW RATES

- A.** For residential refinance loan escrows initiated and coordinated through the Company with centralized electronic platform with order tracking and processing capability, serving as a central point of contact and entry with lender. Services include: prepare escrow documents, receive lender funds, order demands and make payoffs on previous loans or encumbrances by either check or wire transfer, disburse balance of proceeds by either check or wire transfer up to 10 payees, prepare final closing statement, receive loan package from lender, send copy of completed package back to lender and single document signing session, including all applicable notary fees.

Loan Amount	Rate
loan amounts to a maximum loan of \$5,000,000	\$450.00

B. Related Services

Additional Signing	\$150.00
Title Curative	\$250.00 minimum
Document Preparation	\$75.00/document
Document Delivery Fee	\$25.00
Recording Service Fee	\$20.00
Manufactured Home Affixation Affidavit	\$125.00/item
Manufactured Home Title Cancellation	\$150.00/item
Wire Fee	\$25.00 per disbursement

Stop Payment Fee	\$25.00 per check
Escheat Service Fee – A.R.S. 44-305	\$25.00 per unclaimed check

3.3 Sub Escrow Services

Limited escrow services are performed by the Company in support of a primary escrow agent or otherwise in connection with the issuance of a policy of title insurance, services limited to the acceptance of documents, and funds to effectively pay off or release a particular encumbrance or charge against the land, or to transfer funds from one party to another based upon instructions limited to such items by the lender, lien holder or upon instructions limited to such items by the lender, lien holder or payor. When such limited escrow services is performed for a refinance transaction a charge of \$125.00 shall apply. When such limited escrow service is performed on a purchase transaction a charge of \$150.00 shall apply.

3.4 HOME EQUITY LOAN ESCROW FEES

For home equity loan transactions initiated and coordinated through the Company’s centralized electronic platform, serving as a central point of contact and entry and primary contact with the lender for order tracking, processing, and reporting.

Services	Rate
Preparation of closing statement and single signing sessions including all applicable notary fees	\$325
Preparation of closing statement, title curative services and single signing sessions including all applicable notary fees	\$395