

# TRI-STATE TITLE SERVICES, LLC

September 04, 2023

Escrow Rate Schedule

## PREFACE

AN ESCROW FEE is the amount charged for the acceptance of an escrow transaction and performance of the escrow duties by an Escrow Agent. The fee for an escrow transaction is based on the "Sales Price" of the property unless a set flat charge applies.

When the fee is based on the "Sales Price" of the property, the appropriate fee is calculated from schedules of charges where fee amounts are listed coinciding with the "Sales Price" amounts in increments of \$1000.00.

There are various sub-categories of these fees based on the terms and conditions specific to each escrow transaction. The appropriate way to calculate a fee for each escrow transaction is the subject of the Schedule and General Rules Relative thereto understanding of the escrow transaction, the Schedule and the General Rules herein is required.

Sept. 04, 2023

Escrow Rate Schedule

GENERAL RULES

## RELATIVE TO ESCROW FEES, CHARGES & SPECIAL RATES

### A. Definitions

Escrow means any transaction in which any 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, herein 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 specific event or performance or nonperformance of a prescribed act, when it is then to be delivered by such a person to a grantee, grantor, promisee, promisor, obligee, obligor, bailee, bailor, or any designated agent or employee of any of them. Escrow includes subdivision trusts.

(A.R.S. 6-801, as Amended 1988)

“Escrow Agent” means any person engaged in the business of accepting escrow (A.R.S. 6-801, as Amended 1988)

Unless otherwise specified herein, whenever there is a reference to “Escrow Agent” Escrow Agent shall mean TRI-STATE TITLE SERVICES, LLC.

“Escrow Business” means a commercial activity characterized by the regular and continuous carrying on of escrow transactions. (A.R.S. 6-801, as Amended 1988)

“Fair Value”

1. 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 encumbrance, assessed value, comparable sale data, etc.
2. Where a sale is not involved the “Fair Value” shall be the principal amount of the new loan.

## B. COMPUTATION OF THE BASIC ESCROW FEE

- a. The Basic Escrow fee is based on the "Fair Value" of the property as defined above in increments of \$10,000, including any fractional percentage thereof or a set flat charge.
- b.
- c. Whenever any fractional percentage of the "Fair Value" is used, the fee arrived at will be rounded up to the next highest fee increment. For example, if the "Fair Value" is \$147,050.00 the Escrow Service Fee will be based on \$150,000.00.

## C. ACQUISITIONS OF UNDIVIDED INTEREST

- a. The Basic escrow fee for a single escrow transaction that involved the same purchaser purchasing the undivided interest(s) in a specific or multiple property, shall be based on the amount of the interest conveyed, the consideration paid to the Seller

## D. MULTIPLE SALES or EXCHANGES

- a. The Basic escrow fee is calculated on the "Fair Value" of each property being conveyed, even though there may be common parties involved in these multiple or single escrow transactions and/or concurrent recordings.

## E. MINIMUM FEES, CHARGES, AND SPECIAL RISKS

- a. The fees herein are minimum charges. Additional charges will be made when unusual conditions are encountered, when special risks are assumed or where special services are provided

## F. RATES, FEES AND CHARGES IN EFFECT PRIOR TO FILING

- a. All rates and fees contained herein become effective on all orders opened on or after JANUARY 20, 2023 or when approved by the Arizona Department of Financial Institutions or by operation of law.

## SCHEDULE OF ESCROW FEES

### A. BASIC ESCROW FEE

The minimum charge of 100% of the Basic Escrow Fee shall be based upon the "Fair Value" of the property being conveyed in the escrow transaction. If additional charges are applicable, all such additional charges shall be included with the Escrow Fee on the final settlement statement.

### B. BASIC ESCROW FEE (SALE AND LOAN FEE)

- a. When conducting a sale and loan escrow simultaneously (including seller carry back situations; coverage identical property, the fee for the escrow will be 100% of the Basic Escrow Fee plus \$275.00 loan tie-in escrow fee per loan.

### C. BASIC ESCROW FEE (LEASEHOLD)

- a. The minimum charge on the sale of the Leasehold Interest (expecting therefrom Oil, Gas or Mineral Leases) shall be 100% of the Basic Escrow Fee computed upon the "Fair Value" of the property leased.
  
- b. The Basic Escrow Fee on an escrow transaction involving the sale of an Oil, Gas or Mineral Lease Estate, shall be as negotiated, based on the services rendered.

## SPECIAL RATES AND FEES

### A. EMPLOYEE RATES

No Charge:

- a. This rate applies only to an employee's primary residence.
- b. This rate is available to all employees (with 90 days or more of service) of TRI-STATE TITLE SERVICES, LLC, Inc.
- c. This rate constitutes a waiver of the escrow fee that would otherwise be charged to the employee by established custom, as a party to the transaction.
- d. This rate applies only to the employee's portion of the transaction that is normal and customary. (employee is the buyer or is the seller or in a refinance transaction is the borrower)
- e. Secondary properties are at 50% of the Basic Escrow Rate, excluding all Bundled Rate Fees.

### B. VOLUME CLIENTS

TRI-STATE TITLE SERVICES, LLC, Inc. reserves the right to charge a negotiated rate. 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 30 transactions or more a year and may have written negotiated rate agreement, which will be maintained on file in the corporate office.

### C. INTEREST BEARING ACCOUNT

\$50.00 will be charged for each account setup.

#### D. INVESTOR RATE

- a. This rate is available to a person who in the ordinary course of their business invests in real estate so that it may produce a revenue, income, or profit from its employment.
- b. The rate is only applicable to those fees, which are being paid for by the investor.
- c. This rate cannot be applied to any portion of an escrow fee, which is already less than the full fee, a minimum fee, or a flat fee.
- d. The escrow fee to an investor shall be 70% of the applicable escrow fee.

#### E. BASIC ESCROW RATE (Refinance)

- a. The Basic Escrow Rate shall include any Refinance, Interim/Construction loan, and Permanent Loan at a "Flat Escrow Fee of \$200.00" per loan.
- b. The Basic Escrow Rate shall be charged at 100% of the Basic Escrow Rate if no Transfer of Title is involved.

#### F. REFINANCE BUNDLED ESCROW RATE

The refinance bundled rate includes the wire fee and courier fee.

- a. The Refinance Bundled Escrow Rate shall include any refinance, Interim/Construction and permanent Loan at a "Flat Escrow Rate of \$399.00 per loan.
- b. The Refinance Bundled Escrow Rate shall be charged at the "Flat Escrow Rate of \$399.00" only if there is no Transfer of Title involved.

#### G. BASIC ESCROW RATE (Purchase)

The minimum charge of 100% of the basic Escrow Rate shall be charged based on the fair value of the property on all purchase transactions.

## H. PURCHASE BUNDLED ESCROW RATE

- a. The Purchase Bundled Escrow Rate shall include any purchase at a minimum charge of 100% of the Basic Escrow Rate based on the fair value of the property on all purchase transactions plus \$600.00 and shall include all wires, signing service fees and all document delivery applicable to the transaction.
- b. The Purchase Bundled Escrow Rate shall be charged on all transactions where the transaction type is a Purchase.

\*Includes all wires

\*Includes all document delivery

\*Includes escrow, settlement or closing fee

\*Additional \$150.00 from buyer for signing service fee and \$150.00 from seller for signing service fee may be added.

## STREAMLINE BUNDLED RATE

A Streamline Bundled Rate will be charged based on the loan amount and as disclosed in the rate sheet attached to this filing. The Streamline Bundle Rate includes the escrow fee, settlement or closing fee, all document delivery fees, all wire fees, and all reconveyance fees. The Streamline Bundled Rate does not include title insurance, endorsement, or recording fees.

## I. ADDITIONAL WORK FEE

The additional work fee will be charged at a rate of \$50.00 per quarter hour of additional work needed. For example this may cover time for preparation of loan documents or curative documents or if a lender requires a transaction to sign, fund and close on the same day. An explanation of the additional work performed will be provided by the escrow officer.

## J. OUT OF OFFICE SERVICE FEE

When a third-party notary company needs to sign the seller and/or buyer outside the office. TRI-STATE TITLE SERVICES, LLC, Inc., must obtain the invoice to pay at close of escrow.

### a. SIGNING SERVICE FEE

A flat fee of \$150.00 from Buyer and \$150.00 from Seller will be charged when an escrow officer or employee needs to notarize documents to allow for closing and recordation.

## K. DOCUMENT DELIVERY FEE

\$25.00 will be charged per package when an outside service (i.e. UPS, Airborne, Federal express, etc.) is required in an escrow transaction. If such fee is greater than \$25.00 then the actual fee shall be charged.

## L. WIRE SERVICE FEE (Outgoing)

\$35.00 will be charged for each outgoing wire

## M. MOBILE HOME FEE

An additional \$100.00 Escrow Fee will be charged for any escrow transaction which involves a mobile home that will require an Affidavit of Affixture to be recorded or mobile home title (s) to be transferred.

## N. CONCURRENT LOAN FEE

\$100.00 will be charged when there is more than 1 loan associated with a transaction.



## o. RECONVEYANCE TRACKING FEE

\$95.00 per lien will be charged when a lien is paid in full at the close of escrow on a residential dwelling or vacant land and a release is not available for recordation at close, for following up and assuring that a lien release is recorded.

## p. RECORDING SERVICE FEE

a. The flat filed recording service fees are set as follows:

- i. Refinance/Loan Escrow \$75.00 per transaction
- ii. Builder Escrow \$75.00 per transaction
- iii. Resale Escrow \$125.00 per transaction with a loan
- iv. Resale Escrow \$75.00 per transaction without a loan (Cash)

Exception: Commercial Transactions will charge actual recording fees and are exempt from the above-filed recording rates.

## Q. MAINTENANCE FEE CHARGES

- a. Checks not cashed for a period of 90 days will be charged a fee of \$25.00 per month from the stale dated check date and continue until the entire sum of said uncashed check has been exhausted limited to \$1,500.00 or claim has been made for the remainder, or in the event three years has elapse and the unclaimed remainder of this check will be escheated to the State. Whichever shall occur first.
- b. A \$25.00 fee will be charged for any re-issuance of any check.
- c. A \$25.00 NSF fee will be charged for any checks returned for insufficient funds.

## R. FIRST RESPONDER'S RATE (Fire Fighters & Police Officers)

Includes Fire Fighters & Police Officers. A buyer or buyer's agent and/or seller or seller's agent who is currently working as a Fire Fighter and or Police Officer is entitled to a 25% discount on his/her (parties) normal portion of the escrow fee for residential owner-occupied property.

## S. MILITARY PERSONNEL RATE (Active Military & Veteran's)

A buyer or buyer's agent and/or seller or seller's agent on active duty or a Veteran in the Armed Forces is entitled to a 30% discount on his/her (parties) normal portion of the escrow fee for residential owner-occupied property.

## T. COMPETITOR RATE

To allow TRI-STATE TITLE SERVICES, LLC to match written escrow quotes from another title company.

- a. The competitor rate must be filed with the Department of Financial Institution.
- b. The competitor rate only applies to TRI-STATE Escrow Fees.
- c. Copy of the competitor's rate must be retained in our file.
- d. The competitor rate will not be combined with any other discounted or special rates.

## U. OUT OF COUNTY TITLE SEARCH Arizona Retrieval Fee- \$100.00 flat fee

#### v. FIRPTA PROCESSING FEE \$100.00

- a. Processing the paperwork and documents when working with non-resident alien
- b. Buyer and Seller to sign FIRPTA documents and escrow processing the check sent to the IRS

#### w. PAYMENT OF UNSECURED DEBTS

There will be a charge of \$25.00 per check as payment of unsecured obligations wherein checks are issued to pay unsecured obligations, such as, but not limited to credit cards, personal property loans and other service-related accounts. The first three checks will not be charged, after three checks there will be a \$25.00 charge.

#### x. JUDGMENT LIEN REMOVAL/PROCESSING

In accordance with Arizona Revised Statutes escrow agent shall comply with statutory provisions regarding applicability and payoff of judgment liens for parties to the escrow as it applies to the Revised Homestead Statutes. This service shall include determination of the need for payment, contact with judgment creditors and processing or obtaining proper documentation to satisfy the statute relative to judgment liens. The fee for this processing service is \$275.00 per lien requiring release or subordination. This is a separate fee from the base and/or bundled escrow fees.

#### y. FRUAD PREVENTION

There will be a charge for services and processes provided to help lower the potential for fraud in any transaction. The fee is \$100.00 for each side on a Purchase (\$200.00 total). For a Refinance the fee is \$100.00

**MARICOPA COUNTY ESCROW FEES (and all other counties except Yavapai)**

**Refinance**

**Purchase**

**Purchase Refinance**

Amount to and Including	Escrow Base Fee	Base Escrow Fee Total for Each Buyer/Seller
\$30,000.00	\$200.00	\$463.00
\$40,000.00	\$200.00	\$463.00
\$50,000.00	\$200.00	\$463.00
\$60,000.00	\$200.00	\$463.00
\$70,000.00	\$200.00	\$463.00
\$80,000.00	\$200.00	\$469.00
\$90,000.00	\$200.00	\$475.00
\$100,000.00	\$200.00	\$481.00
\$110,000.00	\$200.00	\$487.00
\$120,000.00	\$200.00	\$493.00
\$130,000.00	\$200.00	\$499.00
\$140,000.00	\$200.00	\$505.00
\$150,000.00	\$200.00	\$511.00

Amount to and Including	Escrow Base Fee	Base Escrow Fee Total for Each Buyer/Seller
\$230,000.00	\$200.00	\$559.00
\$240,000.00	\$200.00	\$565.00
\$250,000.00	\$200.00	\$571.00
\$260,000.00	\$200.00	\$577.00
\$270,000.00	\$200.00	\$583.00
\$280,000.00	\$200.00	\$589.00
\$290,000.00	\$200.00	\$595.00
\$300,000.00	\$200.00	\$601.00
\$310,000.00	\$200.00	\$607.00
\$320,000.00	\$200.00	\$613.00
\$330,000.00	\$200.00	\$619.00
\$340,000.00	\$200.00	\$625.00
\$350,000.00	\$200.00	\$631.00

**Refinance****Purchase****Refinance****Purchase**

Amount to and Including	Escrow Base Fee	Base Escrow Fee Total for Each Buyer/Seller	Amount to and Including	Escrow Base Fee	Base Escrow Fee Total for Each Buyer/Seller
\$430,000.00	\$200.00	\$679.00	\$720,000.00	\$200.00	\$853.00
\$440,000.00	\$200.00	\$685.00	\$730,000.00	\$200.00	\$859.00
\$450,000.00	\$200.00	\$691.00	\$740,000.00	\$200.00	\$865.00
\$460,000.00	\$200.00	\$697.00	\$750,000.00	\$200.00	\$871.00
\$470,000.00	\$200.00	\$703.00	\$760,000.00	\$200.00	\$877.00
\$480,000.00	\$200.00	\$709.00	\$770,000.00	\$200.00	\$883.00
\$490,000.00	\$200.00	\$715.00	\$780,000.00	\$200.00	\$889.00
\$500,000.00	\$200.00	\$721.00	\$790,000.00	\$200.00	\$895.00
\$510,000.00	\$200.00	\$727.00	\$800,000.00	\$200.00	\$901.00
\$520,000.00	\$200.00	\$733.00	\$810,000.00	\$200.00	\$907.00
\$530,000.00	\$200.00	\$739.00	\$820,000.00	\$200.00	\$913.00
\$540,000.00	\$200.00	\$745.00	\$830,000.00	\$200.00	\$919.00
\$550,000.00	\$200.00	\$751.00	\$840,000.00	\$200.00	\$925.00
\$560,000.00	\$200.00	\$757.00	\$850,000.00	\$200.00	\$931.00
\$570,000.00	\$200.00	\$763.00	\$860,000.00	\$200.00	\$937.00
\$580,000.00	\$200.00	\$769.00	\$870,000.00	\$200.00	\$943.00
\$590,000.00	\$200.00	\$775.00	\$880,000.00	\$200.00	\$949.00
\$600,000.00	\$200.00	\$781.00	\$890,000.00	\$200.00	\$955.00
\$610,000.00	\$200.00	\$787.00	\$900,000.00	\$200.00	\$961.00

**\*\*Please contact your escrow officer for a quote on all other amounts\*\***

# YAVAPAI COUNTY ESCROW FEES

## Refinance

## Purchase

## RefinancePurchase

Amount to and Including	Escrow Base Fee	Base Escrow Fee
		Total for Each Buyer/Seller
\$30,000.00	\$200.00	\$207.00
\$40,000.00	\$200.00	\$207.00
\$50,000.00	\$200.00	\$207.00
\$60,000.00	\$200.00	\$207.00
\$70,000.00	\$200.00	\$212.00
\$80,000.00	\$200.00	\$217.00
\$90,000.00	\$200.00	\$224.50
\$100,000.00	\$200.00	\$229.50
\$110,000.00	\$200.00	\$234.50
\$120,000.00	\$200.00	\$239.50
\$130,000.00	\$200.00	\$249.50
\$140,000.00	\$200.00	\$249.50
\$150,000.00	\$200.00	\$259.50

Amount to and Including	Escrow Base Fee	Base Escrow Fee
		Total for Each Buyer/Seller
\$230,000.00	\$200.00	\$299.50
\$240,000.00	\$200.00	\$303.50
\$250,000.00	\$200.00	\$307.00
\$260,000.00	\$200.00	\$311.00
\$270,000.00	\$200.00	\$314.50
\$280,000.00	\$200.00	\$318.50
\$290,000.00	\$200.00	\$322.00
\$300,000.00	\$200.00	\$326.00
\$310,000.00	\$200.00	\$329.00
\$320,000.00	\$200.00	\$332.00
\$330,000.00	\$200.00	\$335.00
\$340,000.00	\$200.00	\$338.00
\$350,000.00	\$200.00	\$341.00

**Refinance      Purchase**

Amount to and Including	Escrow Base Fee	Base Escrow Fee
		Total for Each Buyer/Seller
\$430,000.00	\$200.00	\$365.00
\$440,000.00	\$200.00	\$368.00
\$450,000.00	\$200.00	\$371.00
\$460,000.00	\$200.00	\$374.00
\$470,000.00	\$200.00	\$377.00
\$480,000.00	\$200.00	\$380.00
\$490,000.00	\$200.00	\$383.00
\$500,000.00	\$200.00	\$386.00
\$510,000.00	\$200.00	\$389.00
\$520,000.00	\$200.00	\$392.00
\$530,000.00	\$200.00	\$395.00
\$540,000.00	\$200.00	\$398.00
\$550,000.00	\$200.00	\$401.00
\$560,000.00	\$200.00	\$404.00
\$570,000.00	\$200.00	\$407.00
\$580,000.00	\$200.00	\$410.00
\$590,000.00	\$200.00	\$413.00
\$600,000.00	\$200.00	\$416.00
\$610,000.00	\$200.00	\$419.00

**Refinance      Purchase**

Amount to and Including	Escrow Base Fee	Base Escrow Fee
		Total for Each Buyer/Seller
\$720,000.00	\$200.00	\$452.00
\$730,000.00	\$200.00	\$455.00
\$740,000.00	\$200.00	\$458.00
\$750,000.00	\$200.00	\$461.00
\$760,000.00	\$200.00	\$464.00
\$770,000.00	\$200.00	\$467.00
\$780,000.00	\$200.00	\$470.00
\$790,000.00	\$200.00	\$473.00
\$800,000.00	\$200.00	\$476.00
\$810,000.00	\$200.00	\$479.00
\$820,000.00	\$200.00	\$482.00
\$830,000.00	\$200.00	\$485.00
\$840,000.00	\$200.00	\$488.00
\$850,000.00	\$200.00	\$491.00
\$860,000.00	\$200.00	\$494.00
\$870,000.00	\$200.00	\$497.00
\$880,000.00	\$200.00	\$500.00
\$890,000.00	\$200.00	\$503.00
\$900,000.00	\$200.00	\$506.00

**\*\*Please contact your escrow officer for a quote on all other amounts\*\***

- The Refinance Fees include Escrow Fee, Wire and Courier. It does not include the CPL fee of \$25.00. It also does not include the Recording Service Fee of \$75.00
- The signing service fee of \$100.00 is included for Maricopa County. Outside of Maricopa County may have an additional charge
- Usual Endorsements required by the lender are included (ALTA 4, 5, 6, 8.1, 9, 22 and CLTA 100/116)
- Rates apply only in Maricopa, Pinal, Yavapai, Coconino, Mohave and Yuma Counties
- Fraud Prevention Fee of \$100.00 will be added to the base rate.
- Free and clear properties (those without a payoff) do not qualify for these rates
- If the above criteria are not met on the transaction then our escrow fee will be \$399 bundled rate plus all other applicable fees. In addition, our refinance bundled rates listed are only for loan amounts up to \$1,000,000.00.

## BUSINESS FEES, RATES, AND SERVICES

\*Escrow rate for transfer of business/personal property

*Sales price up to	*Escrow Fee
\$19,000.00	\$600.00
\$39,000.00	\$700.00
\$74,000.00	\$800.00
\$149,000.00	\$900.00
\$199,000.00	\$1,000.00
\$299,000.00	\$1,100.00
\$399,000.00	\$1,200.00
\$499,000.00	\$1,300.00



\*\*\* Any sale price over \$499,000.00, will be charged an additional \$2.00 per \$1,000.00

\*NOTE: The above charges are subject to revision for unusual complexity, or redrafting services that may be required for the transaction.

\*\*\* Escrows not closed within one year of the opening date, or that have funds remaining in the file are subject to a holding account fee of \$300.00, which will be deducted from the funds held in escrow, after notice is given to the parties.

\*UCC Search fees (per name searched)

\*Secretary of State (Arizona) \$30.00 for the first 10 pages, \$1.50 for each additional page

\*Maricopa County \$40.00 for the first 10 pages, \$1.50 for each additional page, out of County quote retained in the file, out of State by written quote retained in the file these will be outsourced, as needed. Search includes tax liens, judgments, and UCC-1.

## MISCELLANEOUS BUSINESS FEES AND SERVICES

\*Recording fees \$25.00 plus applicable recording fee due to County, if applicable

\*UCC Filing fee \$50.00 plus applicable recording fee to Arizona Secretary of State

\*Motor Vehicle Transfers or affidavit of affixtures for mobile homes, by written quote retained in the file

\*SBA Signing fee \$400.00

\*Processing fee \$200.00 includes express mail, special mailing, courier, extra copies, and other miscellaneous fees

\*Bundle rate covers everything in processing fee and two mobile notary fees \$400.00

\*Release fees based on company being paid in full, applicable recording fee for UCC Termination to be filed with \*Arizona Secretary of State other State or Counties by written quote retained in the file.