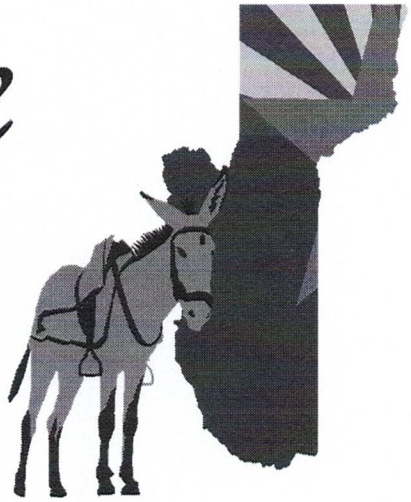
Mohave
Escrow
& Title



MOHAVE ESCROW & TITLE, LLC

SCHEDULE OF ESCROW SERVICE RATES,
MANUAL OF CLASSIFICATIONS,
and
RULES AND PLANS RELATING THERETO

This schedule of Rates, Manual of Classifications and Rules and Plans Relating Thereto is filed with the Arizona State Department of Financial Institutions, in accordance with Article 4, Chapter 7, Title 6, Arizona Revised Statutes.

This filing consists of the Schedule of Escrow Service Rates, Manual of Classifications and Rules and Plans Relating Thereto effective Jan. 1st 2024

IN WITNESS WHEREOF, the Manager of Mohave Escrow & Title, LLC have hereunto set their hands officially, this 5th day of December, 2023

MOHAVE ESCROW & TITLE, LLC

BY: Micheal Reyes, Manager

BY: Kaci Fellbaum, Member

APPENDIX A

STANDARD CODE LIST FOR

ARIZONA STATE DEPARTMENT OF

FINANCIAL INSTITUTIONS

CODE	DESCRIPTION OF TRANSACTION
1301	Escrow - Basic Charge (Sale)
1302	Escrow - Basic (Loan)
1303	Escrow - Charge (Leasehold)
1304	Escrow - (Subdivision/Commercial)
1305	Escrow - (Corporate Employee Relocation Rate)
1306	Escrow - (Loan Escrow & Escrow Only)
1307	Escrow - Abbreviated
1308	Escrow - Manufactured Home Dealer/Broker
1309	Escrow – Miscellaneous Service Charges
1310	Escrow- Contract Negotiated Escrow Rate

MOHAVE ESCROW & TITLE, LLC

BASIC ESCROW RATE (MOHAVE COUNTY)

Transaction Amounts to	**Cash Rate**	**Loan Rate**
		Add $200 to Basic Escrow Rate
1- $10,000	$345	$545
20,000	$345	$545
30,000	$345	$545
40,000	$345	$545
50,000	$350	$550
60,000	$350	$550
70,000	$360	$560
80,000	$365	$565
90,000	$370	$570
100,000	$375	$575
110,000	$385	$585
120,000	$400	$600
130,000	$415	$615
140,000	$430	$630
150,000	$445	$645
160,000	$455	$655
170,000	$465	$665
180,000	$475	$675
190,000	$485	$685
200,000	$495	$695
210,000	$500	$700
220,000	$510	$710
230,000	$515	$715
240,000	$520	$720
250,000	$525	$725

260,000	$530	$730
270,000	$535	$735
280,000	$540	$740
290,000	$545	$745
300,000	$550	$750

From $300,001 to $1,000,000

Add per $10,000 or fraction thereof.....$5.00

Over $1,000,000 add per $10,000

Or fraction thereof.....$3.25

Loan Rate continues to in the amount of $200 added to the basic cash escrow rate.

ESCROW

GENERAL RULES

1. 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 right, title or interest therein connection with the sale, transfer, encumbrance or lease of real or personal property, to be delivered or re-delivered by that person upon 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, promise, promisor, oblige, obligor, bailee, bailor, or designated agent or employee or any of them. (A.R.S. 6-801)

2. COMPUTATION FROM BASIC RATE

a. There shall be a basic escrow rate charged for all residential escrow transactions, which rate shall vary with the "fair value" of the real property involved in the transaction. The Basic Escrow Rates for (fee and/or leasehold) are set forth in the Rate Schedule.

b. Whenever the Basic Escrow Rate is calculated herein, the charge arrived at from the calculation will be rounded up to the next whole dollar amount.

c. Whenever a percentage of a Basic Rate is calculated due to the application of a discounted rate, or due to allocation of a percentage of the Basic Rate between parties to the escrow, the charge arrived at from the calculation will be rounded up to the next whole dollar amount.

d. The escrow rate in commercial and industrial real property transactions (fee and/or leasehold) shall also be computed from the basic escrow rate as described in the Summary Account and Rate Schedule sections of this Escrow Rate Filing.

e. Special escrow rates are made applicable to escrow transactions: (1) builders, contractors, developers, and subdividers; and (2) to licensed real estate salesmen or brokers, licensed mortgage brokers, or other individuals, groups of individuals or entities customarily engaged in real estate investments on those transactions wherein they are a party (buyer or seller) as opposed to transactions wherein they participate for commission or a fee. Rates applicable to this category of escrow transaction are based on "fair value" as defined herein and as more fully described in the pertinent Summary Account section.

f. The combining of rates into a single line item for the purposes of the Settlement Statements. The breakdown will be notated in the file and will be provided to show what items were combined on closing statements, when requested.

3. EMPLOYEE RATES

This rate is available to any employee of Mohave Escrow & Title.

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

a.	primary residence	no charge
b.	secondary properties	50% of the Basic Escrow Rate

Note: Employee must pay recording fees, if applicable.

4. FAIR VALUE – DEFINED

The fair value shall be construed as the full value of the property, or the sale price, including the encumbrances, whichever is higher. When a sale is not involved, the fair value shall be determined from all available information, i.e., amount of funds escrowed, number of encumbrances, assessed value, etc. It shall not be less than the sum of the unpaid principal balances of the mortgages and/or contracts to which the property is subject.

5. MINIMUM CHARGES AND WORK CHARGES

There will be an additional escrow work charge fee for any additional work over and above the normal processing in an escrow transaction at the rate of $120.00 per hour, (with ½ hour minimum), unless combined pursuant to Item 2-f.

In the event such charges are made, the extra work will be documented on the Settlement Statement.

6. MANUFACTURED HOMES

Additional charges shall apply for obtaining the MSO (Manufacturers State of Origin) or the original Certificate of Title for a manufactured home and preparation of the Affidavit of Affixture or Transfer of Title. This charge does not include the fee necessary to record the Affidavit of Affixture with the County Recorder's office or any charge incurred if an outside title service is used.

Charge -$100.00 per Affidavit of Affixture or Transfer of Title

7. HOLDBACK OF FUNDS

Additional charges shall apply to prepare a Holdback Agreement and monitor funds held in the escrow trust account after close of escrow.
Charge - $120.00 per Holdback Agreement

8. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic Escrow Rate applicable (Section 1301) on each separate sale, seller or exchange involved.

The Basic Escrow Rate applies to 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 are involved.

9. UNDIVIDED INTEREST, TRANSFER OF (WHEN SOLD SEPERATELY FROM THE REMAINING INTEREST)

Basic Escrow Rate applicable (Section 1301) based upon the interest covered, the purchase price or the fair value thereof, whichever is higher.

10. MAINTENANCE CHARGES

a. $20.00 per month for maintaining funds in our escrow account after an escrow is in dispute and we have given both parties (Seller and Buyer) at least thirty day's notice that said charge will accrue until the entire sum in the escrow has been exhausted, or the dispute has been resolved by mutual agreement or by court order, any applicable appeal period having lapsed, and the remainder is distributed accordingly.

b. $30.00 for the re-issuance of any check not cashed after six months have elapsed since the date of issuance.

c. $20.00 per month to maintain the funds in our account after one year has elapsed with a check remaining uncashed and unclaimed, until the entire sum of said uncashed check

has been exhausted or claim has been made for the remainder, or in the event of five years elapses, any unclaimed remainder will be sent to the State escheat fund.

11. SENIOR CITIZEN'S RATE

This rate shall apply to Senior Citizens (age 60 and over). Charge: 80% of the Basic Escrow Rate.

12. INVESTOR, REALTOR, PUBLIC SERVANT, MILITARY OR VETERAN RATE

This rate shall apply to Investors, Realtors, Active Military, Veterans and Public Servants to include, but not limited to, teachers, policemen, firefighters, and emergency medical personnel. Charge 70% of the Basic Escrow Rate.

13. CHURCHES OR NON-PROFIT ORGANIZATION RATE

This rate shall apply to Churches and Non-Profit Organizations. The charge is 70% of the Basic Escrow Rate.

14. GOVERNMENTAL CONTRACTS

The Company may enter into separate contracts with Federal, state or local governmental agencies or their contractors for escrow services. Rates and fees will be based upon the volume of the transactions and responsibilities and duties to be performed. The fee to be charged shall be included in the contract proposal.

15. RATES AND CHARGES IN EFFECT PRIOR TO FILING

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.

16. CONSTRUCTION CONTROLLED ESCROW FEES

a. These charges shall be in addition to the Basic Escrow Fee: $30.00 per draw

b. For disbursements of funds pursuant to a construction contract, where no title insurance products are being provided, the rate shall be $225.00 (for each transaction)

17. HIGH VOLUME RELOCATION COMPANIES

For High Volume Relocation Companies, the rate shall be $600.00 inclusive of miscellaneous fees.

18. SHORT SALE ESCROW RATE

This rate shall apply when the transaction involves a "short sale" to be approved by an institutional lender. Charge 150% of the Basic Escrow Rate.

19. INSPECTION FEE

$50.00 per inspection, if required, on residential and commercial transactions (this does not apply to construction-controlled accounts when use of an outside vendor is required).

20. NEGOTIATED RATE

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

21. REO TRANSACTIONS

When fees are invoiced to the Company for services provided by required Seller coordinating companies, said fee shall be charged in addition to the Basic Escrow Charge (Sale).

22. GEOGRPHICAL APPLICATION OF RATES

Unless otherwise noted, the applicable escrow fees shall be determined by the county in which the escrow is handled and not where the property is located.

23. CHARGE FOR PAYMENT OF UNSECURED LOANS/CREDIT CARDS

For requests that the Company issue checks or wires for payment of credit cards or other debt not secured by the real property that is the subject of the transaction, more than three (3), there shall be a $20.00 fee per check or wire issued.

24. COMPETITOR RATE

Mohave and Escrow and Title may choose to match a written escrow fee quote from a competing escrow and/or title company, provided that:

- The competing rate must be filed with the Arizona Department of Insurance and Financial Institutions
- A copy of the written fee quote must be retained in escrow file; and

Issuance of this matching rate must be accompanied by the approval from the applicable branch or county manager of the Company. Recording Fees and Additional Work Charges, if applicable, are in addition to the above Basic Charge. Rate may not be combined with any other discounted or special rate.

No discounts apply to rates under this section. Mohave Escrow & Title reserves the right to change any fees or rates contained herein as required by a court ruling or registration.

25. RATES AND CHARGES IN EFFECT PRIOR TO FILING

All rates contained herein become effective when approved by the Arizona Department of Insurance and Financial Institutions or by operation of law.

ESCROW

1301 BASIC CHARGE (SALE)

1.1 The minimum charge of 100% of the Basic Escrow Rate shall be based on the fair value of the property in the escrow. If additional charges are applicable, all such charges shall be added to the Basic Escrow Rate. Extra work charges will be applied in accordance with General Rules. -Section 5

1.2 SELLER ALL INCLUSIVE RATE $185.00

Charged in addition to Seller portion of Escrow Fee. Includes Payoff demands, 1 Doc Prep Fee, unlimited Reconveyance and Tracking, 2 Courier Charges, and 2 Outgoing Wire Fees, 2 Recording Fees and 2 E-File fees.

Discounts shall not apply to this charge.

BUYER ALL INCLUSIVE RATE $185.00

Charged in addition to Buyer portion of Escrow Fee. Includes 1 Courier Charge, 1 Outgoing Wire Fee, 1 Doc Preparation Fee, 1 Recording fee and 1 E-file fee.

Discounts shall not apply to this charge.

1302 BASIC CHARGE (LOAN)

1.1 If no transfer of title is involved. 100% of Basic Escrow Rate

1.2 BUYER ALL INCLUSIVE RATE $185.00

Charged in addition to Buyer portion of Escrow Fee. Includes 1 Courier Charge, 1 Outgoing Wire Fee, 1 Doc Preparation Fee, 1 Recording fee and 1 E-file fee.

*Discounts shall not apply to this charge.
**This rate does not apply to commercial property.

1303 BASIC CHARGE (LEASEHOLD)

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.

1.1 SELLER ALL INCLUSIVE RATE $185.00

Charged in addition to Seller portion of Escrow Fee. Includes Payoff demands, doc prep fee, unlimited Reconveyance and Tracking, 1 Courier Charge, and 1 Outgoing Wire Fee, 2 Recording Fees and 2 E-File fees.

*Discounts shall not apply to this charge.

1.2 BUYER ALL INCLUSIVE RATE $185.00

Charged in addition to Buyer portion of Escrow Fee. Includes 1 Courier Charge, 1 Outgoing Wire Fee, 1 Doc Preparation Fee, 1 Recording fee and 1 E-file fee.

*Discounts shall not apply to this charge.

1304 BASIC CHARGE (SUBDIVISION / COMMERCIAL)

This rate is available to: (1) builders, contractors, developers, and subdividers; and (2) to licensed real estate salesmen or brokers, licensed mortgage brokers, or other individuals, groups of individuals or persons customarily engaged in real estate investments on those transactions wherein they are a party (buyer or seller) as opposed to transactions wherein they participate for commission or a fee. This rate is not applicable to fractionalized interests or to timeshare units, weeks or interests.

Note: These rates are not applicable with any excessive, special or extra-hazardous risk transactions.

A. SUBDIVIDERS, BUILDERS, AND DEVELOPER RATE

1-30 Units.....70% of Basic Escrow Rate
31-70 Units.....60% of Basic Escrow Rate
71-100 Units.....40% of Basic Escrow Rate
101-500 Units.....30% of Basic Escrow Rate
501-1000.....20% of Basic Escrow Rate
1001 or more.....10% of Basic Escrow Rate

MINIMUM RATE - $150.00

B. COMMERCIAL PROPERTY RATE

This rate includes commercial property refinance transactions.

Up to $2,000,000.....70% of Basic Escrow Rate
$2,000,001 to $10,000,000.....65% of Basic Escrow Rate
$10,000,001 to $25,000,000.....60% of Basic Escrow Rate
$25,000,001 to $55,000,000.....55% of Basic Escrow Rate
$55,000,001 to $75,000,000.....50% of Basic Escrow Rate
$75,000,001 and above.....45% of Basic Escrow Rate

1305 BASIC CHARGE (Corporate Employee Relocation Rate)

Rates under this section shall apply to transactions insuring the purchase and resale of a home of an employee transferred by a Corporation or a governmental entity from one area to another.

The escrow fee shall be 70% of the Basic Escrow Rate

1306 BASIC CHARGE (LOAN ESCROW AND ESCROW ONLY)

1. LOAN ESCROW (LOAN/REFI/CONSTRUCTION/PERMANENT LOAN)

Loan Escrow services may be provided for fee of $350.00 per escrow for transactions involving institutional lenders. Services available under this section are limited to residential properties and include the following:

a. The receipt of funds and written instructions from an institutional lender
b. The disbursement of such funds for the elimination of matters affecting title, but only to the extent authorized under such instructions.
c. The preparation of a settlement and disbursement record for the funds handled in connection with (a) and (b) above.
d. The preparation, acceptance of documents

This rate Does Not apply to property acquisition and Does Not include charges incurred if the use of an outside signing service is necessary.

The charge for a loan escrow that involves the preparation of lender escrow instructions by escrow agent shall be a minimum of 100% of the Basic Escrow Fee.

1307 ABBREVIATED ESCROW

Sub-escrow services may be provided in support of a primary holder of an escrow transaction for a rate of 40% of the Basic Escrow Rate for the sub escrow. This type of escrow service includes, but is not limited to, such services as

(1) the receipt of funds and written instructions from the primary holder of the escrow and from a lender whose loan is to be insured

(2) the disbursement of such funds for the elimination of matters affecting title

(3) obtaining payoffs for the elimination of matters affecting Title

(4) accommodation signings, but only to the extent authorized under such instructions. The above list, although not exhaustive, is illustrative of such factors needed in establishing the service to be provided and the charges therein.

Extra work charges will be applied in accordance with General Rules - Section 5

1308 MANUFACTURED HOME DEALER/BROKER

Manufactured home dealer/Broker transactions requiring escrow services pursuant to ARS 41-2180.

1. The minimum charge of the Full Basic Escrow Rate shall be based on the fair value of the property in the escrow. Includes: receipt and disbursement of funds pursuant to escrow instruction provided by the parties and preparation of a Settlement Statement and disbursement report.

2. The charge for the completion of and/or facilitation of filings with the motor vehicle department "MVD" up to and including the recordation of the Affidavit of Affixture will be the Basic Escrow Rate plus $200.00 Mobile/Manufactured Home Service Charge.

We reserve the right to negotiate this rate, based on work involved along with Time/Accounting involved. OBJ

1309. MISCELLANEOUS SERVICE CHARGES

A. Escrow Only- escrow shall have a basic charge of 200% of the Basic Escrow Rate.

Extra work charges will be applied in accordance with General Rules-Section 5

B. FIRPTA FILING SERVICE FEE- A charge of $150.00 to the seller of real property shall be made to prepare a FIRPTA package to be filed with the IRS.

C. INTERNATIONAL WIRE TRANSFER FEE- There will be a $100.00 wire transfer fee for each incoming/outgoing international electronic wire funds transfer. This rate shall not apply to wires outgoing for payment of real estate and broker compensation.

D. PROCESSING NSF CHECKS- In the event of a returned check, a charge of $50.00 for processing the insufficient funds check will be collected at the successful close of escrow. Extra work charges will be applied in accordance with General Rules- Section 5

E. CHECK REPLACEMENT- Charges will be deducted from reissued check. No charges will be collected if reissue is due to employee error.

Extra work charges will be applied in accordance with General Rules- Section 5

F. DEPOSIT OF ESCROW FUNDS TO INTEREST BEARING ACCOUNT-

A customer may request, in writing, that the company deposit escrow funds into an interest-bearing account "IBA". Such a request will be in writing and evaluated based on company procedures and the provisions of the Arizona Revised Statues.

There will be a charge of $200.00.for placement of the IBA. This charge is for opening, servicing and closing out the account.

G. RECORDING FEES; ELECTRONIC RECORDING & FILING FEE SERVICE-

1. Actual recording fees assessed by the County Recorder's Office

2. Recording Service Fees assessed by the Electronic Recording Service Provider will be added, at a fee of $10 per document recorded.

3. Additional recording fees, as necessary, will be charged to the parties requesting the service.

NOTE: All recording fees collected will be considered "earned income" and non-refundable.

H. REMOTE ONLINE NOTARY (RON) FEE-ADDITIONAL WORK CHARGE

A fee of $50.00 will be collected from each party (seller/buyer/borrower) requesting the use of a Remote Online Notary/Electronic Notary, in addition to the invoiced remote online mobile notary fee.

NOTE: All Remote Online Notary fees collected will be considered "earned income" and non-refundable.

I. INTERNATIONAL OVERNIGHT DELIVERY FEE/RUSH OVERNIGHT DELIVERY

Any overnight package required to be sent internationally shall be charged at $200.00 per international "Delivery Company Envelope"; all other package types will be $100.00.

Overnight deliveries requiring special handling (to be delivered "priority" or Saturday delivery) will be at actual cost with a minimum charge of $100.00.

J. DORMANT FUNDS ACCOUNTS-ABANDONDONED PROPERTY

When funds remain in an escrow after the closing or cancelation of the escrow file, and said funds are unclaimed or un-disbursed for a period of six months or more, there shall be a maintenance charge of $100.00 per month for said funds beginning 30 days from the close of escrow. Funds shall be held until depleted or such time as any remaining funds are allowed to be property escheated, by law, to the State of Arizona. Upon final disbursement of said funds, the maintenance charge shall be deducted from the amount held and the balance disbursed accordingly.

Extra work charges will be applied in accordance with General Rules - Section 5

K. RECONVEYANCE TRACKING FEES

1. There shall be anon-refundable fee of $100.00 to prepare and execute as trustee and record a deed of release and reconveyance when directed by the beneficiary of a deed of trust.

2. There shall be a non-fundable fee charged when required to administer or recover a release from the lender or lien holder in connection with any deed of trust or mortgage, including releases prepared and recorded pursuant to A.R.S. 33-707. The charge is $100.00 for the first release, and a $35.00 charge for each additional release. This charge shall include the recording of the reconveyance document.

NOTE ~If the release or releases to be tracked are considered an internal payoff (same lender, in house payoff) the Recon Tracking Costs are waived.

L. 1031 DOCUMENT PREPARATION FEE

A $100.00 charge will be added to the benefiting party's portion of the escrow fee to process 1031 Exchange documents.

Extra work charges will be applied in accordance with General Rules - Section 5

M. ACCELERATED ESCROW RATE

A purchase transaction ordered on a rush is subject to an additional fee based on additional work involved and in accordance with the General Rules –Section 5

N. ASSIGNMENT FEE

There shall be a $150.00 charge for processing each assignment (Wholesale Fee) as required by the purchase contract. No discounts shall be applied to this rate.

O. JUDGMENET LIEN REMOVAL AND PROCESSING

In accordance with Arizona Revised Statute 33-964, escrow agent shall comply with the provisions therein regarding the applicability and payoff of judgement liens for the escrow parties. A $200.00 fee, per lien requiring a release will be charged. This service will include the determination of necessary payment, judgement creditor contact, if necessary, and the processing and/or obtaining the required documentation to comply with the statute. Any necessary recording fees to comply with the statutory requirements will be in addition to the fee collected.

1310 CONTRACT NEGOTIATED ESCROW RATE

Whereas various commercial lender, brokers, banks, REO departments, Realty Companies or other entities desire to contract directly with various title and escrow providers in an effort to standardize the cost and or to provide bulk or guaranteed escrow service rates which may or may not include services provided in standard escrow transactions, Mohave Escrow & Title shall note the file where all Parties agreed to this Contracted Rate to be charged, as well as include an executed Negotiated Rate Form.