

SCHEDULE OF ESCROW FEES AND CHARGES
FOR THE STATE OF ARIZONA
EFFECTIVE: APRIL 15, 2024

# **FORWARD**

This Schedule of Escrow Fees and Charges is filed with the Arizona State Department of Financial Institution, pursuant to Article 4, Chapter 7, Title 6-846.01, Arizona Revised Statutes.

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# **BASIC ESCROW RATE (Zone 1) Maricopa and Pinal Counties**

Transaction	
Amounts To	
and Including	Rate
\$10,000	\$690
20,000	690
30,000	690
40,000	690
50,000	690
60,000	690
70,000	710
80,000	720
90,000	730
100,000	740
110,000	760
120,000	770
130,000	780
140,000	790
150,000	810
160,000	820
170,000	830
180,000	840
190,000	850
200,000	880
210,000	890
220,000	900
•	
230,000	910
240,000	930
250,000	940
260,000	950
270,000	960
280,000	980
290,000	1000
300,000	1020
From \$300,001 to \$1,000,000	
Add per \$10,000 or fraction thereof	\$12.00
Over \$1,000,000 add per \$10,000	
Or fraction thereof	\$8.00

# **BASIC ESCROW RATE (Zone 2)**

# Apache, Cochise, Coconino, Gila, La Paz, Mohave, Navajo, Yavapai, and Yuma Counties

Transaction		
Amounts To		
and including	Rate	
\$10,000	\$400	
20,000	400	
30,000	400	
40,000	400	
50,000	400	
60,000	400	
70,000	420	
80,000	430	
90,000	440	
100,000	450	
110,000	460	
120,000	480	
130,000	500	
140,000	510	
150,000	520	
160,000	530	
170,000	540	
180,000	550	
190,000	560	
200,000	570	
200,000	370	
210,000	580	
220,000	590	
230,000	600	
240,000	610	
250,000	620	
260,000	630	
270,000	640	
280,000	650	
290,000	660	
300,000	670	
From \$300,001 to \$1,000,000		
Add per \$10,000 or fraction thereof	\$6.00	)
Over \$1,000,000 add per \$10,000		
Or fraction thereof	\$4.00	0

# **BASIC ESCROW RATE (Zone 3) Graham and Greenlee Counties**

Transaction	
Amounts To	
and including	Rate
\$10,000	\$310
20,000	310
30,000	310
40,000	310
50,000	310
60,000	310
70,000	310
80,000	350
90,000	360
100,000	360
110,000	380
120,000	380
130,000	400
140,000	400
150,000	420
160,000	420
170,000	440
180,000	440
190,000	460
200,000	460
210,000	470
220,000	480
230,000	490
240,000	490
250,000	500
260,000	500
270,000	520
280,000	520
290,000	540
300,000	540
From \$300,001 to \$1,000,000	
Add per \$10,000 or fraction thereof	\$6.00
Over \$1,000,000 add per \$10,000	
Or fraction thereof	\$4.00

# BASIC ESCROW RATE (Zone 4) Pima County

Transaction		
Amounts To		
and including	Rate	
\$10,000	\$420	
20,000	420	
30,000	420	
40,000	420	
50,000	420	
60,000	430	
70,000	440	
80,000	450	
90,000	460	
100,000	470	
110,000	480	
120,000	490	
130,000	500	
140,000	510	
150,000	530	
160,000	540	
170,000	560	
180,000	570	
190,000	580	
200,000	590	
200,000	390	
210,000	600	
220,000	620	
230,000	630	
240,000	640	
250,000	650	
260,000	660	
270,000	680	
280,000	690	
290,000	700	
300,000	710	
From \$300,001 to \$1,000,000		
	\$12.0	)0
Over \$4 000 000 add ser \$40 000		
Over \$1,000,000 add per \$10,000 Or fraction thereof	\$8.0	0

#### **GENERAL RULES**

## A. Computation from Basic Rate

- 1. The Rates shall be applied on fair value as defined in B. below in multiples of \$10,000.00 including any fraction thereof, unless a set flat rate charge applies.
- **2.** 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.

#### B. Definitions

## Commercial: Commercial means any property that is not Residential.

**Escrow:** Escrow means any transaction in which any escrow 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 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, granter, promise, promiser, oblige, obligor, Bailee or bailer, or any designated agent or employee of any of them. Escrow included subdivision trusts and account servicing. (A.RS. 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.

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

# C. Geographic 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.

#### D. Rates and Charges in Effect Prior to Filing

Rates and/or charges contracted for by the Company prior to the effective date of filing, and which deviate from this filing shall remain in effect, until expiration of said contract.

#### E. 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 are involved.

F.	. Undivided Interest when Sold Separately from the Remaining Interest		
	Basic Escrow Rate applicable based upon the fair value of the interest covered.		

#### **CHAPTER I - ESCROW - SALE**

# E101 Sale - Basic Charge (Residential)

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

## E102 Buyer All Inclusive Rate (Residential)

Charged in addition to the escrow fee when one or more of any combination of the following services are provided on behalf of the Buyer: new first loan (including seller carryback financing), courier charges, or domestic wire fees.

This rate includes unlimited courier fees and domestic wire fees.

Transactions Handled in:

Zone 1 \$220.00 Zone 2, 3 and 4 \$200.00

Discounts shall not apply to this charge.

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

## **E103** Seller All Inclusive Rate (Residential)

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 off through escrow, including Manufactured Home loans to obtain title and/or releases, courier fees, or domestic wire fees.

 This rate includes unlimited reconveyance and tracking, courier fees and domestic wire fees.

Transactions Handled in:

Zone 1 \$275.00 Zone 2, 3 and 4 \$250.00

Discounts shall not apply to this charge.

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

## E104 Loan Escrow - Basic Charge (Residential)

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

#### B. Loan Escrow (Loan/Refinance/Construction/Permanent Loan)

The rate is applicable to any loan only transaction where there is no transfer of title, and

all loan documents are provided by the lender (institutional or private) for first loan. Services available under this section include the following:

• Unlimited reconveyance and tracking, courier fees and domestic wire fees.

Transactions Handled in:

Zone 1 \$350.00 Zone 2, 3 and 4 \$325.00

Discounts shall not apply to this charge.

## C. Volume Lender Bulk Refinance Rate (Zone 4 ONLY)

Loan Escrow services may be provided to any Lender, Mortgage Broker, Credit Union, or any other lending entity that processes in excess of 20 refinance transactions on an average monthly basis.

Services available under this section include the following:

• Unlimited reconveyance and tracking, courier fees and domestic wire fees.

Transactions Handled in Zone 4 ONLY: Charge \$275.00

Discounts shall not apply to this charge.

# **E105** Subsequent Loans (Residential)

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

Does not apply to government down payment assistance.

Transactions Handled in ALL Zones: Charge \$200.00

Discounts shall not apply to this charge.

# E106 Leasehold- Basic Charge (Residential)

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- COMMERCIAL

# E201 Sale - Basic Charge (Commercial) - All Zones

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

MINIMUM RATE: Zones 1 and 4: \$850.00: Zone 2: 500.00

No minimum rate for Zone 3

Discounts shall not apply to this charge.

# **E202** Buyer All Inclusive Rate (Commercial)

Charged in addition to the escrow fee when one or more of any combination of the following services are provided on behalf of the Buyer: new first loan (including seller carryback financing), courier charges, or domestic wire fees.

This rate includes unlimited courier fees and domestic wire fees.

Transactions Handled in:

Zone 1 \$275.00 Zone 2, 3 and 4 \$225.00

Discounts shall not apply to this charge.

# **E203** Seller All Inclusive Rate (Commercial)

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 off through escrow, including Manufactured Home loans to obtain title and/or releases, courier fees, or domestic wire fees.

• This rate includes unlimited reconveyance and tracking, courier fees and domestic wire fees.

Transactions Handled in:

Zone 1 \$275.00 Zone 2, 3 and 4 \$225.00

Discounts shall not apply to this charge.

# **E204** Loan Escrow- Basic Charge (Commercial)

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

# B. Loan Escrow (Loan/Refinance)

The rate is applicable to any loan only transaction where there is no transfer of title, and all loan documents are provided by the lender (institutional or private) for first loan.

• This rate does not apply to construction loans.

Services available under this section include the following:

• Unlimited reconveyance and tracking, courier fees and domestic wire fees.

Discounts shall not apply to this charge.

# C. Loan Escrow (Commercial Construction/Perm)

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

**MINIMUM RATE**: \$750.00

Discounts shall not apply to this charge.

# **E205** Subsequent Loans (Commercial)

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

Does not apply to government down payment assistance.

Transactions Handled in ALL Zones: Discounts shall not apply to this charge.

Charge \$225.00 per loan over one

# **E206** Leasehold - Basic Charge (Commercial)

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 III - ESCROW- SUBDIVISION**

# E301 Subdividers, Builders and Developer Rates

This section applies to a first-time sale transaction of a new home in a subdivision for an all-cash transaction or a transaction with no more than one loan. The rate includes Basic Escrow Services except notary fees and signing services unless the signing occurs during business hours of the Company and within the State of Arizona. The fee to be charged is determined under the chart set forth in the New Home Builder/Developer Escrow Fees Schedule below. For transactions with more than one loan, add an additional Fee of \$250.00 for each loan over one.

# **NEW HOME BUILDER/DEVELOPER ESCROW FEES**

Transaction	
Amounts To	
and including	Rate
\$250,000	\$820
260,000	840
270,000	850
280,000	860
290,000	870
300,000	880
310,000	890
320,000	900
330,000	910
340,000	920
350,000	930
360,000	940
370,000	950
380,000	960
390,000	970
400,000	980
410,000	990
420,000	1,000
430,000	1,010
440,000	1,020
450,000	1,030
460,000	1,040
470,000	1,050

480,000	1,060
490,000	1,070
500,000	1,080
510,000	1,100
520,000	1,110
530,000	1,130
540,000	1,140
550,000	1,160
560,000	1,170
570,000	1,190
580,000	1,200
590,000	1,220
•	•
600,000	1,230
610,000	1,250
620,000	1,260
630,000	1,280
640,000	1,290
650,000	1,310
660,000	1,320
670,000	1,340
680,000	1,350
690,000	1,370
700,000	1 200
710,000	1,380 1,400
720,000	1,410
730,000	1,430
740,000	1,440
750,000	1,460
760,000	1,470
770,000	1,490
780,000	1,500
790,000	1,520
•	,
800,000	1,530
810,000	1,550
820,000	1,560
830,000	1,580
840,000	1,590
850,000	1,610
860,000	1,620
870,000	1,640
880,000	1,650
890,000	1,670

900,000	1,680
910,000	1,700
920,000	1,710
930,000	1,730
940,000	1,740
950,000	1,760
960,000	1,770
970,000	1,790
980,000	1,800
990,000	1,820
330,000	1,020
1,000,000	1,825
1,010,000	1,830
1,020,000	1,835
1,030,000	1,840
1,040,000	1,845
1,050,000	1,850
1,060,000	1,855
1,070,000	1,860
1,080,000	1,865
1,090,000	1,870
4.400.000	4 070
1,100,000	1,870
1,110,000	1,875
1,120,000	1,880
1,130,000	1,885
1,140,000	1,890
1,150,000	1,890
1,160,000	1,895
1,170,000	1,900
1,180,000	1,905
1,190,000	1,910
1,200,000	1,910
1,210,000	1,915
1,220,000	1,920
1,230,000	1,925
1,240,000	1,930
1,250,000	1,930
1,260,000	1,935
1,270,000	1,940
1,280,000	1,945
1,290,000	1,950
, -,	-,

1,300,000       1,950         1,310,000       1,955         1,320,000       1,960         1,3340,000       1,970         1,355,000       1,970         1,360,000       1,975         1,370,000       1,985         1,380,000       1,985         1,390,000       1,990         1,400,000       1,990         1,410,000       1,995         1,420,000       2,000         1,430,000       2,010         1,450,000       2,010         1,450,000       2,010         1,480,000       2,025         1,490,000       2,030         1,500,000       2,030         1,550,000       2,035         1,540,000       2,050         1,550,000       2,050         1,550,000       2,050         1,550,000       2,050         1,550,000       2,050         1,580,000       2,050         1,580,000       2,050         1,580,000       2,050         1,580,000       2,050         1,580,000       2,050         1,580,000       2,050         1,580,000       2,050 <td< th=""></td<>
1,320,000       1,960         1,340,000       1,970         1,350,000       1,970         1,360,000       1,975         1,370,000       1,980         1,380,000       1,985         1,390,000       1,990         1,400,000       1,990         1,410,000       1,995         1,420,000       2,000         1,440,000       2,010         1,450,000       2,010         1,470,000       2,015         1,470,000       2,025         1,490,000       2,030         1,500,000       2,030         1,550,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,550,000       2,050         1,550,000       2,050         1,550,000       2,050         1,580,000       2,050         1,590,000       2,060         1,580,000       2,070         1,600,000       2,070         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,330,000       1,965         1,340,000       1,970         1,350,000       1,975         1,370,000       1,980         1,380,000       1,985         1,390,000       1,990         1,400,000       1,990         1,410,000       1,995         1,420,000       2,005         1,440,000       2,010         1,450,000       2,010         1,470,000       2,015         1,470,000       2,020         1,490,000       2,030         1,500,000       2,030         1,550,000       2,030         1,550,000       2,045         1,540,000       2,050         1,550,000       2,050         1,550,000       2,050         1,550,000       2,050         1,550,000       2,050         1,550,000       2,050         1,580,000       2,050         1,590,000       2,050         1,590,000       2,070         1,600,000       2,075         1,620,000       2,085         1,640,000       2,085         1,640,000       2,090         1,650,000       2,090
1,340,000       1,970         1,350,000       1,975         1,370,000       1,980         1,380,000       1,985         1,390,000       1,990         1,400,000       1,990         1,410,000       1,995         1,420,000       2,000         1,430,000       2,010         1,450,000       2,010         1,470,000       2,015         1,470,000       2,020         1,480,000       2,030         1,500,000       2,030         1,550,000       2,035         1,540,000       2,050         1,550,000       2,050         1,550,000       2,050         1,580,000       2,055         1,570,000       2,055         1,590,000       2,065         1,590,000       2,070         1,600,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,350,000       1,970         1,360,000       1,975         1,370,000       1,980         1,380,000       1,985         1,390,000       1,990         1,400,000       1,990         1,420,000       2,000         1,430,000       2,010         1,450,000       2,010         1,470,000       2,015         1,470,000       2,020         1,480,000       2,025         1,500,000       2,030         1,520,000       2,030         1,550,000       2,045         1,540,000       2,050         1,550,000       2,050         1,550,000       2,050         1,580,000       2,055         1,570,000       2,065         1,590,000       2,070         1,600,000       2,070         1,600,000       2,075         1,620,000       2,085         1,640,000       2,085         1,640,000       2,090         1,650,000       2,090
1,360,000       1,975         1,370,000       1,980         1,380,000       1,985         1,390,000       1,990         1,400,000       1,990         1,410,000       1,995         1,420,000       2,000         1,430,000       2,010         1,450,000       2,010         1,470,000       2,015         1,470,000       2,020         1,480,000       2,025         1,490,000       2,030         1,500,000       2,030         1,510,000       2,035         1,520,000       2,045         1,540,000       2,050         1,550,000       2,050         1,550,000       2,055         1,570,000       2,055         1,570,000       2,055         1,570,000       2,055         1,580,000       2,055         1,590,000       2,070         1,600,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,370,000       1,980         1,380,000       1,985         1,390,000       1,990         1,400,000       1,990         1,410,000       1,995         1,420,000       2,000         1,430,000       2,010         1,450,000       2,010         1,470,000       2,015         1,470,000       2,025         1,490,000       2,030         1,500,000       2,030         1,510,000       2,030         1,520,000       2,045         1,540,000       2,050         1,550,000       2,050         1,550,000       2,050         1,580,000       2,055         1,570,000       2,055         1,570,000       2,055         1,570,000       2,055         1,580,000       2,055         1,590,000       2,070         1,600,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,370,000       1,980         1,380,000       1,985         1,390,000       1,990         1,400,000       1,990         1,410,000       1,995         1,420,000       2,000         1,430,000       2,010         1,450,000       2,010         1,470,000       2,015         1,470,000       2,025         1,490,000       2,030         1,500,000       2,030         1,510,000       2,030         1,520,000       2,045         1,540,000       2,050         1,550,000       2,050         1,550,000       2,050         1,580,000       2,055         1,570,000       2,055         1,570,000       2,055         1,570,000       2,055         1,580,000       2,055         1,590,000       2,070         1,600,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,380,000       1,985         1,390,000       1,990         1,400,000       1,990         1,410,000       1,995         1,420,000       2,000         1,430,000       2,010         1,450,000       2,010         1,470,000       2,015         1,470,000       2,020         1,480,000       2,025         1,490,000       2,030         1,500,000       2,030         1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,550,000       2,050         1,580,000       2,055         1,570,000       2,055         1,570,000       2,055         1,590,000       2,065         1,590,000       2,070         1,600,000       2,070         1,600,000       2,075         1,620,000       2,080         1,640,000       2,090         1,650,000       2,090
1,390,000       1,990         1,400,000       1,995         1,420,000       2,000         1,430,000       2,005         1,440,000       2,010         1,450,000       2,015         1,470,000       2,020         1,480,000       2,025         1,490,000       2,030         1,510,000       2,030         1,520,000       2,035         1,520,000       2,045         1,540,000       2,050         1,550,000       2,050         1,550,000       2,050         1,550,000       2,050         1,580,000       2,055         1,570,000       2,065         1,590,000       2,065         1,590,000       2,065         1,590,000       2,070         1,600,000       2,070         1,600,000       2,080         1,620,000       2,085         1,640,000       2,090         1,650,000       2,090
1,400,000       1,990         1,410,000       1,995         1,420,000       2,000         1,430,000       2,010         1,450,000       2,010         1,460,000       2,015         1,470,000       2,020         1,480,000       2,030         1,500,000       2,030         1,510,000       2,035         1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,550,000       2,050         1,580,000       2,055         1,570,000       2,060         1,580,000       2,065         1,590,000       2,070         1,600,000       2,070         1,610,000       2,075         1,620,000       2,085         1,640,000       2,085         1,640,000       2,090         1,650,000       2,090
1,410,000       1,995         1,420,000       2,000         1,430,000       2,010         1,450,000       2,010         1,460,000       2,015         1,470,000       2,020         1,480,000       2,030         1,500,000       2,030         1,510,000       2,035         1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,550,000       2,055         1,570,000       2,055         1,570,000       2,065         1,590,000       2,070         1,600,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,085         1,650,000       2,090         1,650,000       2,090
1,410,000       1,995         1,420,000       2,000         1,430,000       2,010         1,450,000       2,010         1,460,000       2,015         1,470,000       2,020         1,480,000       2,030         1,500,000       2,030         1,510,000       2,035         1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,550,000       2,055         1,570,000       2,055         1,570,000       2,065         1,590,000       2,070         1,600,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,420,000       2,000         1,430,000       2,010         1,440,000       2,010         1,450,000       2,015         1,470,000       2,020         1,480,000       2,030         1,500,000       2,030         1,510,000       2,035         1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,550,000       2,055         1,570,000       2,055         1,570,000       2,060         1,580,000       2,065         1,590,000       2,070         1,600,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,430,000       2,005         1,440,000       2,010         1,450,000       2,015         1,470,000       2,020         1,480,000       2,025         1,490,000       2,030         1,510,000       2,035         1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,550,000       2,050         1,550,000       2,055         1,570,000       2,055         1,570,000       2,060         1,580,000       2,065         1,590,000       2,070         1,600,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,440,000       2,010         1,450,000       2,015         1,470,000       2,020         1,480,000       2,025         1,490,000       2,030         1,500,000       2,030         1,510,000       2,035         1,520,000       2,040         1,530,000       2,050         1,540,000       2,050         1,550,000       2,050         1,570,000       2,050         1,580,000       2,060         1,580,000       2,065         1,590,000       2,070         1,600,000       2,070         1,630,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,450,000       2,015         1,470,000       2,020         1,480,000       2,025         1,490,000       2,030         1,500,000       2,030         1,510,000       2,035         1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,570,000       2,055         1,570,000       2,055         1,570,000       2,060         1,580,000       2,065         1,590,000       2,070         1,600,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,460,000       2,015         1,470,000       2,020         1,480,000       2,025         1,490,000       2,030         1,500,000       2,030         1,510,000       2,035         1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,570,000       2,055         1,570,000       2,060         1,580,000       2,065         1,590,000       2,070         1,600,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,470,000       2,025         1,480,000       2,025         1,490,000       2,030         1,500,000       2,035         1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,560,000       2,055         1,570,000       2,060         1,580,000       2,065         1,590,000       2,070         1,610,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,480,000       2,025         1,490,000       2,030         1,500,000       2,035         1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,560,000       2,055         1,570,000       2,065         1,580,000       2,065         1,590,000       2,070         1,610,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,490,000       2,030         1,500,000       2,035         1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,570,000       2,055         1,570,000       2,060         1,580,000       2,065         1,590,000       2,070         1,600,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,500,000       2,030         1,510,000       2,035         1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,560,000       2,055         1,570,000       2,060         1,580,000       2,065         1,590,000       2,070         1,600,000       2,070         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,510,000       2,035         1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,570,000       2,055         1,580,000       2,065         1,590,000       2,070         1,610,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,510,000       2,035         1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,050         1,570,000       2,055         1,580,000       2,065         1,590,000       2,070         1,610,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,520,000       2,040         1,530,000       2,045         1,540,000       2,050         1,550,000       2,055         1,570,000       2,060         1,580,000       2,065         1,590,000       2,070         1,600,000       2,070         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,530,000       2,045         1,540,000       2,050         1,550,000       2,055         1,570,000       2,060         1,580,000       2,065         1,590,000       2,070         1,610,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,540,000       2,050         1,550,000       2,050         1,560,000       2,055         1,570,000       2,060         1,580,000       2,065         1,590,000       2,070         1,610,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,550,000       2,050         1,560,000       2,055         1,570,000       2,060         1,580,000       2,065         1,590,000       2,070         1,610,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,560,000       2,055         1,570,000       2,060         1,580,000       2,065         1,590,000       2,070         1,600,000       2,070         1,610,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,570,000       2,060         1,580,000       2,065         1,590,000       2,070         1,600,000       2,070         1,610,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,580,000       2,065         1,590,000       2,070         1,600,000       2,070         1,610,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,590,000       2,070         1,600,000       2,070         1,610,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
1,600,000       2,070         1,610,000       2,075         1,620,000       2,080         1,630,000       2,085         1,640,000       2,090         1,650,000       2,090
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1,720,000	2,120
1,730,000	2,125
1,740,000	2,130
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1,770,000	2,140
1.780,000	2,145
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1,790,000	2,150
1,800,000	2,150
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1,820,000	2,160
1,830,000	2,165
1,840,000	2,170
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1,860,000	2,175
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1,910,000	2,195
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2,080,000	2,265
	2,270
2,090,000	2,210

2,100,000	2,270
2,110,000	2,275
2,120,000	-
	2,280
2,130,000	2,285
2,140,000	2,290
2,150,000	2,290
2,160,000	2,295
2,170,000	2,300
2,180,000	2,305
2,190,000	2,310
2,130,000	2,010
2,200,000	2,310
2,210,000	2,315
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2,220,000	2,320
2,230,000	2,325
2,240,000	2,330
2,250,000	2,330
2,260,000	2,335
2,270,000	2,340
2,280,000	2,345
2,290,000	2,350
2,230,000	2,000
2,300,000	2,350
2,310,000	2,355
2,320,000	2,360
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2,340,000	2,370
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2,710,000 2,720,000 2,730,000 2,740,000 2,750,000 2,760,000 2,770,000	2,515 2,520 2,525 2,530 2,530 2,535 2,540
2,710,000 2,720,000 2,730,000 2,740,000 2,750,000 2,760,000 2,770,000 2,780,000	2,515 2,520 2,525 2,530 2,530 2,535 2,540 2,545
2,710,000 2,720,000 2,730,000 2,740,000 2,750,000 2,760,000 2,770,000	2,515 2,520 2,525 2,530 2,530 2,535 2,540
2,710,000 2,720,000 2,730,000 2,740,000 2,750,000 2,760,000 2,770,000 2,780,000 2,790,000	2,515 2,520 2,525 2,530 2,530 2,535 2,540 2,545 2,550
2,710,000 2,720,000 2,730,000 2,740,000 2,750,000 2,760,000 2,770,000 2,780,000 2,790,000	2,515 2,520 2,525 2,530 2,530 2,535 2,540 2,545 2,550
2,710,000 2,720,000 2,730,000 2,740,000 2,750,000 2,760,000 2,770,000 2,780,000 2,790,000 2,800,000 2,810,000	2,515 2,520 2,525 2,530 2,530 2,535 2,540 2,545 2,550 2,550
2,710,000 2,720,000 2,730,000 2,740,000 2,750,000 2,760,000 2,770,000 2,780,000 2,790,000 2,810,000 2,820,000	2,515 2,520 2,525 2,530 2,530 2,535 2,540 2,545 2,550 2,550 2,550 2,555 2,560
2,710,000 2,720,000 2,730,000 2,740,000 2,750,000 2,760,000 2,770,000 2,780,000 2,790,000 2,810,000 2,820,000 2,830,000	2,515 2,520 2,525 2,530 2,530 2,535 2,540 2,545 2,550 2,550 2,550 2,555 2,560 2,565
2,710,000 2,720,000 2,730,000 2,740,000 2,750,000 2,760,000 2,770,000 2,780,000 2,790,000 2,810,000 2,820,000 2,830,000 2,840,000	2,515 2,520 2,525 2,530 2,530 2,535 2,540 2,545 2,550 2,550 2,555 2,560 2,565 2,570
2,710,000 2,720,000 2,730,000 2,740,000 2,750,000 2,760,000 2,770,000 2,780,000 2,790,000 2,810,000 2,820,000 2,820,000 2,830,000 2,840,000 2,840,000 2,850,000	2,515 2,520 2,525 2,530 2,530 2,535 2,540 2,545 2,550 2,550 2,550 2,555 2,560 2,565 2,570 2,570
2,710,000 2,720,000 2,730,000 2,740,000 2,750,000 2,760,000 2,770,000 2,780,000 2,790,000 2,810,000 2,820,000 2,820,000 2,830,000 2,840,000 2,850,000 2,860,000	2,515 2,520 2,525 2,530 2,530 2,535 2,540 2,545 2,550 2,550 2,555 2,560 2,565 2,570 2,570 2,575
2,710,000 2,720,000 2,730,000 2,740,000 2,750,000 2,760,000 2,770,000 2,780,000 2,790,000 2,810,000 2,820,000 2,830,000 2,840,000 2,840,000 2,850,000 2,860,000 2,870,000	2,515 2,520 2,525 2,530 2,530 2,535 2,540 2,545 2,550 2,550 2,555 2,560 2,565 2,570 2,570 2,575 2,580
2,710,000 2,720,000 2,730,000 2,740,000 2,750,000 2,760,000 2,770,000 2,780,000 2,790,000 2,810,000 2,820,000 2,820,000 2,830,000 2,840,000 2,850,000 2,860,000	2,515 2,520 2,525 2,530 2,530 2,535 2,540 2,545 2,550 2,550 2,555 2,560 2,565 2,570 2,570 2,575

2,900,000	2,590
2,910,000	2,595
2,920,000	2,600
2,930,000	2,605
2,940,000	2,610
2,950,000	2,610
2,960,000	2,615
2,970,000	2,620
2,980,000	2,625
2,990,000	2,630
3,000,000	2,630

#### CHAPTER IV - ESCROW- MANUFACTURED HOME ONLY

# E401 Sale - Basic Charge (Manufactured Home Only)

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

**MINIMUM RATE:** \$1,000.00

# E402 Buyer All Inclusive Rate (Manufactured Home Only)

Charged in addition to the escrow fee when the sale and loan escrow are conducted simultaneously (including seller carryback financing) for first loan. Services available under this section include:

· Unlimited courier fees and domestic wire fees.

Transactions Handled in:

Zone 1 \$220.00 Zone 2, 3 and 4 \$200.00

Discounts shall not apply to this charge.

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

# **E403** Seller All Inclusive Rate (Manufactured Home Only)

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 off through escrow, including Manufactured Home loans to obtain title and/or releases, courier fees, or domestic wire fees.

This rate includes unlimited courier fees and domestic wire fees.

Transactions Handled in:

Zone 1 \$250.00 Zone 2, 3 and 4 \$220.00

Discounts shall not apply to this charge.

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

# **E404** Loan Escrow - Basic Charge (Manufactured Home Only)

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

# B. Loan Escrow (Loan/Refinance/Construction/Permanent Loan)

The rate is applicable to any loan only transaction where there is no transfer of title, and all loan documents are provided by the lender (institutional or private) for one loan in the transaction (does not need to be in first lien position).

Services available under this section include the following:

Unlimited reconveyance and tracking, courier fees and domestic wire fees.

Transactions handled in:
Zone 1
Zones 2,3 and 4
Discounts shall not apply to this charge.

Charge - \$380.00 Charge - \$350.00

# **E405** Subsequent Loans (Manufactured Home Only)

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

• Does not apply to government down payment assistance.

Transactions handled in all Zones

Charge - \$150.00 per loan.

# **CHAPTER V - ESCROW - SPECIAL RATES**

#### **E501** 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 \$1,000.00.

Discounts shall not apply to this charge.

## E502 Churches or Non-Profit Organization Rate

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

# E503 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:

1. Primary Residence No escrow fees charged.

2. Secondary Properties 50% of the applicable escrow fees

#### E504 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.

# E505 Military Rate

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

# **E506** 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.

#### **E507** Public Servant Rate

This rate is available to currently employed Public Servants to include, but not limited to teachers, policemen, firefighters, and emergency medical personnel. Charge is 70% of the Basic Escrow Rate.

# **E508** Real Estate Agent Rate

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

# **E509** Relocation Companies (High Volume)

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

Discounts shall not apply to this rate.

# **E510** 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.

#### E511 Senior Citizen's Rate

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

## CHAPTER VI - ESCROW - MISCELLANEOUS SERVICES

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

#### **E601** Construction Controlled Escrow Fees

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)

## **E602** Courier Charges

\$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 \$50.00.

# E603 Escrow Only Service

Escrow services involving a transfer of real property in which no title insurance is to be issued. Charge is 200% of the Basic Escrow Rate

#### ... Management approval is REQUIRED prior to opening escrow.

## E604 Exchange Fee

This charge shall apply to transactions involving a 1031 Tax Deferred Exchange or a simultaneous exchange of property. Charge is \$100.00 for each exchange.

# E605 Foreign Investment in Real Property Tax Act (FIRPTA) Filing Fee

When the transaction involves withholding of proceeds and/or payment of same to the Internal Revenue Service in connection with the Foreign Investment in Real Property Tax Act, charges may be made at an hourly rate of \$150.00 per hour (with a 2-hour minimum).

# **E606** Interest Bearing Accounts

Setup of Trust Funds deposited into interest bearing accounts. Charge is \$50.00

#### **E607** Maintenance Charges

- \$25.00 per month for maintaining funds in escrow account after an escrow is in dispute and we
  have given both parties (Seller and Buyer) at least thirty days' 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.
- 2. \$25.00 for the re-issuance of any check not cashed after six months have elapsed since the date of issuance, or the entire sum uncashed, if less than \$25.00

3. \$25.00 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 three years elapses, any unclaimed remainder will be sent to the State escheat fund.

#### E608 Manufactured Homes Title/Affixtures

This charge shall be in addition to the Basic Escrow Rate for the preparation of an Affidavit of Affixture and/or applications for the transfer of Manufacturers Certificates of Origin (MCO) or the original Certificate of Title for a manufactured home.

Does not include MVD authorized third party (ATP) services and fees.

Transactions Handled in ALL Zones: Discounts shall not apply to this charge.

Charge \$200.00 per home

# **E609** Reconveyance and Tracking Fee

Tracking, demanding, procuring and recording of payoff deeds for Agreement for Sale, Satisfactions of Mortgage, Release of Liens disclosed on Affidavits of Affixture, Deeds of Release and Reconveyance of Deed of Trust, Manufactured Home Certificates of Title and/or Lien Release from Lender, Beneficiary or Servicing Agency, when a release is not available at closing for recordation or Certificates of Title/Lien Release will be released by the payoff lender post-closing.

This fee is non-refundable and does not represent the actual out-of-pocket expenditures of the company in connection therewith but is a flat rate charge of \$100.00 per release. Reconveyances and releases will be recorded by the Company as a cost of doing business when this fee is charged.

#### E610 REO Transactions

When fees are invoiced to the Company for services provided by required Seller coordinating companies, said fees shall be charged in addition Company escrow Charges.

#### **E611** Short Sale Escrow Rate

This rate shall apply when the transaction involves a "short sale" to be approved by an institutional lender and will be charged at twice the Basic Rate with a minimum of \$750.00.

#### **E612** Work Charges

When escrow services are requested under conditions for which no charge has been provided in this schedule, or additional escrow work when usual conditions are encountered, or when special services are provided, charges may be made at an hourly rate of \$250.00 per hour (with ½ hour minimum).

#### **E613** Recording Fee Services

A recording fee of \$35.00 will be charged per document on all real estate transactions.

# E614 Abbreviated/Sub-Escrow

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:

• Unlimited reconveyance tracking, electronic documents, courier fees and domestic wire fees.

1. Preparation of documents needed to clear title and/or comply with lender's		
instructions.	\$100.00	
2. Receipt and disbursement of funds	\$100.00	
3. Acceptance and recordation of documents	\$100.00	
4. Ordering payoffs	\$100.00	
5. Preparation of settlement statement and disbursement record.	\$100.00	

# **E615** Mobile Notary Fee

The following Mobile Notary Fee will be charged for the transaction type listed below:

•	New Build Loan Signing	\$150.00
•	Purchase Loan or Refi w/Scans	\$175.00
•	RON Loan Signing	\$175.00
•	RON Seller Signing	\$125.00
•	RON Single Docs	\$100.00
•	Seller plus additional witness w/Scans	\$150.00
•	Seller Signing w/Scans	\$125.00