



ESCROW RATE FILING FORM

Company / Agency Name Verus Title Inc.		Contact Email Compliance@VerusTitle.com	
Address 2000 Regency Parkway, suite 368	City Cary	State NC	Zip Code 27518
Type of Filing <input type="checkbox"/> New Rate Schedule <input checked="" type="checkbox"/> Change of Existing Approved Rates		Effective Date June 1st 2025	


Information included with this filing

- ☒ Cover letter including explanation of changes and justification
- ☐ Justification – **check items**
- | | |
|---|---|
| <input type="checkbox"/> Financial Analysis | <input checked="" type="checkbox"/> Comparison of Rate of other Escrow Agencies |
| <input type="checkbox"/> Statistics | <input type="checkbox"/> Experience |
| <input type="checkbox"/> Other | |

I, Matty Chavira (Filer's Name), being duly sworn, make oath and declare that I have been given authority by Monica Schroeder, president (Company Officer's Name) to execute this filing on behalf of Verus Title Inc. (Company Name), and agree to and represent the following:

That the information contained herein, including exhibits and other information filed attached hereto and made a part hereof, are current, true, accurate, and complete under penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law; that, the jurisdiction(s) to which the rate filing is being submitted may conduct any investigation as to the legitimacy, accuracy and correctness in accordance with all applicable laws and regulations; that, if the above named individual has made a falsehood of a material fact in either the rate filing or in any documentation provided to support the foregoing rate filing, then the above named licensee may be subject to fines, fees, and penalties or other measures accordance with all laws and regulations.

I hereby verify that I am the above named individual, and certify by my printed name below that I have read the conditions stated above and agree to the language as stated.



Name of Filer

05/23/2025

Date

FOR DEPARTMENT USE ONLY

Date Received

Analyst

Date

- ☐ Approved
☐ Withdrawn
☐ Hearing
☐ Additional Information / Correspondence



Schedule of Fees and Charges for Verus Title Inc

Filed with the Arizona Department of Financial Institutions pursuant to
A.R.S. §6-846 et. Seq. on behalf of Verus Title Inc in the State of Arizona.

Effective: June 1st, 2025

Escrow Fees and Charges

Basic Escrow Rate is to be charged on cash and financed sale transactions.

Escrow Rates Table - Sale Transaction

\$0 through \$100,000	\$600
\$100,000 through \$150,000	\$680
\$151,000 through \$200,000	\$740
\$200,001 through \$250,000	\$800
\$250,001 through \$300,000	\$860
\$300,001 through \$350,000	\$920
\$350,001 through \$400,000	\$980
\$400,001 through \$450,000	\$1,040
\$450,001 through \$500,000	\$1,100
\$500,001 through \$550,000	\$1,160
\$550,001 through \$600,000	\$1,220
\$600,001 through \$650,000	\$1,280
\$650,001 through \$700,000	\$1,340
\$700,001 through \$750,000	\$1,400
\$750,001 through \$800,000	\$1,460
\$800,001 through \$850,000	\$1,520
\$850,001 through \$900,000	\$1,580
\$900,001 through \$950,000	\$1,640
\$950,001 through \$1,000,000	\$1,700
\$100,000.00 and over:	Add \$20.00 per each \$20,000 or fraction thereof or by written agreement
Unless otherwise instructed in writing by the parties, the escrow charges and recording/filing fees shall be paid one-half by Buyer and one-half by Seller.	
Transaction Fee not included.	



Escrow Rates Table - Refi Transaction

\$0-\$99,999	\$300
\$100,000- \$299,999	\$350
\$300,000- \$599,999	\$450
\$600,000- \$999,999	\$600
\$1,000,000 - \$1,999,999	\$750
\$2,000,000 +	\$900
This fee shall include the following fees: Courier, e-document, wire transfer, payoff and tracking fees. Basic Escrow Charge does not include notary/signing fees, which shall be set by a third-party vendor.	

Commercial Escrow Rates

Commercial Escrow Rate - Transaction Amount Standard

\$0 - \$999,999	\$1,200
\$1,000,000 - \$2,999,999	\$1,800
\$3,000,000+	\$2,500 + \$5 per \$10,000 over \$3,000,000
Commercial Escrow Bundle Includes: Electronic document preparation, making applicable demand for payoff and associated processing and verification, wire fees, overnight document delivery and/or courier fees (max 2), document tracking, processing, disbursement, and reconveyance tracking/fees (recording fees are separate).	

HELOC/2nd Lien Only Escrow Rate

Per Loan:	\$250
Transaction Fee not included.	

Transaction Fee:

Cash Sale	\$250 to seller \$250 to buyer
Resale transaction with Concurrent Loan	\$ 250 to seller \$350 to buyer
This Fee shall include the following fees:	-Notary Fees -Courier Services -Doc Prep -Loan Doc Prep -Wire Fees (seller proceeds, payoff funds) -Overnight Delivery (international not included)



Additional Processing Fees:

REO Escrow - Standard Resale Escrow Rate plus an additional	\$300
Short Sale Escrow - Standard Resale Escrow Rate plus an additional	\$500
Home equity loan transaction fee	\$150
Subordination Doc Prep and Processing	\$150
Private Seller Doc Prep (Note/Security Agreement)	\$200
Septic Transfer Doc prep fee	\$50
Sub-escrow services	\$125
Affixture Filing rate	\$150
Recording Fee	\$35.25 per doc recorded
Escrow Holdback and Processing Fee	\$150
Trustee Sale Guarantee	\$150
Deed-in-lieu of Foreclosure preparation fee	\$150
Outside or additional notary fees	\$50-\$200 per type of notary appointment needed
For Sale By Owner (FSBO) Escrow instruction doc prep	\$150
Wire Fees (if additional wires are needed that aren't included in the standard transaction fee)	\$30 per wire
1031 Doc Prep Fees	\$100
Doc Prep Fee	\$25
Reconveyance tracking fee	\$75

FIRPTA Filing Fee

Escrow will process payments to the Internal Revenue Service in connection with the Foreign Investment in Real Property Tax Act at the basic rate of	\$100 per transaction.
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Special Discounts:

- First-time homebuyer - 25% discount
- Military - 25% discount (Active, Reservists, and Retired)
- Corporate Relocation - 25% discount
- Title Agency Employees - \$200 discount
- Investor - 30% discount
- Seniors (65+) - 25% discount •

Employees of the company shall receive a \$200 discount on their portion of the Basic Escrow Rate.

Competitor Rate:

The Company may choose to match written escrow quotes received from a competing escrow and/or title company, providing:

- Competitor rate must be filed with and approved by Arizona Department of Financial Institutions.
- Copy of quote must be retained in file.
- Recording Fees and Additional Work Charges, if applicable, are in addition to the above Basic Charge.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Rate may not be combined with any other discounted or special rate.
- Issuance of this rate requires Escrow Administration Approval.