

TITLE AGENCY HUB LLC

d/b/a Shield Title Agency

Schedule of Escrow Fees and Charges for the State of Arizona

Effective September 26, 2022
Unless otherwise indicated.

Title Agency Hub LLC
d/b/a Shield Title Agency
2600 N. 44th Street, Suite 103
Phoenix, AZ 85008

This Schedule of Fees and Charges shall supersede all Schedules of Fees and Charges that have heretofore been displayed in our offices and filed with the Arizona Department of Financial Institutions pursuant to A.R.S. §6-864, et seq, on behalf of Title Hub Agency LLC and any d/b/a.

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SECTION I – GENERAL GUIDELINES

A. 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 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, promisee, promisor, obligee, obligor, bailee or bailor, or any designated agent or employee of any of them. Escrow includes subdivision trusts and account servicing. (A.R.S. §6-801, as amended).

B. Escrow Agent

Escrow Agent means any person engaged in the business of accepting escrow (A.R.S. §6-801, as amended). Unless otherwise specified herein, whenever there is a reference to “Escrow Agent,” it shall mean Title Agency Hub LLC d/b/a Shield Title Agency.

C. Effective Date

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

D. Fair Value

The fair value of any parcel being escrowed shall be construed to be the sales price or full fair market value of any parcel(s), including the encumbrances, whichever is greater. In those situations where a sale is not involved, the fair market value shall be determined from all available sources of information, i.e., the amount of encumbrances, assessed value, etc. When the subject property is a leasehold estate the fair value may be the full fair market value of the property leased or the total amount of the lease payments, whichever is less. In no event, shall the fair market value be less than the sum of the unpaid principal balances of the mortgages, deeds of trust and/or contracts to which the property is subject.

E. Basic Escrow Rate Calculation

- a. The applicable rates shall be computed on a per unit of insurance basis in multiples of \$10,000, including any fraction thereof, in accordance with the division of such units as set forth on the Basic Escrow Rate Schedule attached as Schedule 1.
- b. Whenever percentages of the Basic Escrow Rate are used, the fee charged shall be rounded up to the nearest dollar.

- c. The Company reserves the right to negotiate rates and match escrow quotes received from a competing Escrow Agency and/or Title Insurer provided the rate is obtained in writing and is a filed and approved rate by the Department of Financial Institutions. In the event of a negotiated fee or matched escrow quote agreement, the minimums stated herein shall not apply.
- d. Additional charges will be made when unusual conditions are encountered or when special services are provided as deemed necessary by reason of terms and conditions set forth in the escrow transaction. An estimate of all such charges will be given at the time the services are requested, and the actual charges will be shown on a final settlement sheet or billing statement when the work is completed. If such charges are made, the deposit of final funds and the signing of final documents or the acceptance of the work performed will constitute approval of the charges. In all other situations, acceptance by our client of the work performed shall constitute approval of the charges made.
- e. Other rates, such as special escrow rates or rates applicable to specific types of transactions as set forth in this manual will be extended at the discretion of the Escrow Agent or upon request and submission of sufficient documentation of qualifications.
- f. Certain projects may require services for which a pricing schedule is not provided for in this schedule of fees (i.e., non-typical projects). The Company reserves the right to enter into contracts or agreements in writing outlining negotiated rates to be charged. Any such contract or agreement shall be approved by company management and maintained outside of this rate manual.
- g. Except as specifically described herein, the cost of services required in an escrow provided by third party vendors are additional charges, the charge for which shall be the fee imposed by the service provider.
- h. Fees for services set forth in this Manual which are not listed as being included in a particular rate shall be charged to the party who has requested such service or who will benefit by such service and shall be in addition to that particular rate.

F. Minimum Escrow Rate

The charges set forth herein are minimum charges. Additional charges will be incurred when special services are requested. In the event such charges are made, the deposit of final funds and the signing of final documents or the acceptance of the work performed will constitute approval of the charges.

G. Payment of Escrow Charges

Unless otherwise instructed in writing by the parties, the escrow fees and recording/filing fees shall be paid one-half (1/2) by Buyer and one-half (1/2) by Seller. Unless otherwise instructed in

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

H. Separate Sales or Exchanges (Different Owners)

Basic charge is applicable per the Basic Escrow Rate on each separate sale in which any Seller and/or exchanger is involved. The applicable charge applies on the amount of each individual sale or exchange even though there may be one (1) common purchaser, and the sales or exchanges are handled concurrently, and one (1) or more separate escrow is involved.

I. Undivided Interest (Sold Separately from Remaining Interest)

The Basic Escrow Rate as set forth herein shall be charged based upon the interest covered, the purchase price or the fair value thereof, whichever is the higher.

J. Rates & 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. All fees and charges are subject to change without prior notice. All fees and charges will be considered earned income by the Escrow Agent upon close of escrow and shall be non-refundable.

K. Residential Escrow & Commercial Escrow Transactions Defined

Whenever the term “Residential Escrow” is used herein, it shall mean a transaction relating to property improved with a 1 to 4 family residential dwelling or residential condominium unit.

Whenever the term “Commercial Escrow” is used herein, it shall mean a transaction relating to all real property not categorized as improved with a 1 to 4 family residential dwelling or residential condominium units.

SECTION II – RESIDENTIAL BASIC ESCROW FEE

A. Basic Escrow Rate (Residential)

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Fees. Recording Fee will be charged at actual cost from the County Recorder.

B. Bundle Service Transaction Fee (Residential)

Unless otherwise instructed in writing by the parties, the escrow fees and recording/filing fees shall be paid one-half (1/2) by Buyer and one-half (1/2) by Seller. The fees do not include

charges incurred for any other services which are not included in the bundles, and such fees in shall be in addition to the bundle fees.

1. Cash Sale Transactions Without Lien Payoff (Free and Clear)

The fee includes up to one (1) Courier Delivery/Overnight Mail/Express Mail, one (1) Wire Transfer, and one (1) Recording. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

100% of the Basic Escrow Rate + \$350.00

2. Cash Sale Transactions with One Payoff

The fee includes up to two (2) Courier Delivery/Overnight Mail/Express Mail, two (2) Wire Transfers, two (2) Recordings, and one (1) Reconveyance/Tracking. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

100% of the Basic Escrow Rate + \$400.00

3. Sale Transactions with Loan and No Lien Payoff (Free and Clear)

The fee includes up to two (2) Courier Delivery/Overnight Mail/Express Mail, two (2) Wire Transfers, two (2) Recordings, one (1) Loan Tie-In, and one (1) Electronic Document Delivery. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

100% of the Basic Escrow Rate + \$440.00

4. Sale Transactions with Loan & Lien Payoff

The fee includes up to three (3) Courier Delivery/Overnight Mail/Express Mail, three (3) Wire Transfers, three (3) Recordings, one (1) Reconveyance/Tracking, one (1) Loan Tie-In, and one (1) Electronic Document Delivery.

100% of the Basic Escrow Rate + \$480.00

C. Loan Escrow (Residential)

This rate shall be applicable to any loan-only residential transaction and there is no transfer of title and no sale of real property involved, and all loan documents are provided by the lender and no documents are to be provided by the Escrow Holder. If additional charges are applicable, all such additional charges shall be added as contained herein.

1. Loan Escrow – Refinance

A loan escrow which does not involve the transfer of title or sale of real property, in which a new loan will be replacing or revamping an existing loan.

Sales Price	Basic Escrow Fee
Up to \$500,000	\$600
\$500,001 - \$1,000,000	\$850
Over \$1,000,000	\$1,125

\$125 per additional loan

This rate includes up to one (1) Courier Delivery/Overnight Mail/Express Mail, one (1) Wire Transfer, one (1) Electronic Document Delivery, and one (1) Reconveyance/Tracking. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

2. Loan Escrow – New Financing

A loan escrow which does not involve the transfer of title or sale of real property, in which there are no existing liens or encumbrances.

50% of the Basic Escrow Rate + \$125 per additional loan

This rate includes up to one (1) Courier Delivery/Overnight Mail/Express Mail. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

3. Loan Escrow – Construction Loans

If there are no existing liens or encumbrances, see Section II (C)(2) (Loan Escrow Fee - New Financing).

If loan is used to pay off an existing lien or encumbrance in addition to construction costs, see Section II (C)(1) (Loan Escrow Fee - Refinance).

If the new Lender requires additional services, such as lien waivers, acquisition of additional information needed to process the loan, an additional work charge will apply as described herein.

D. Leasehold (Residential)

The escrow rate for leasehold shall be based upon the fair value of the property or the total amount of the lease payments, whichever is less.

Leasehold Basic Rate	100% of the Basic Escrow Rate
Oil, Gas or Mineral Leases	Shall be as negotiated and based on services rendered

E. Out of State and/or Escrow Only (Residential)

The escrow fee for an escrow involving a transfer or encumbrance of real property, manufactured home, mobile home, or factory-built building designed for use as a residential dwelling in which no title insurance is to be issued or title insurance is being issued by a company that is not located in the State of Arizona.

150% of the Basic Escrow Rate

Escrow Agent, at their discretion, may combine the above rate with any applicable special rates described herein

F. Sub Escrow/Mini Escrow (Residential)

An abbreviated escrow will be provided at the rates indicated when any one or more of the following services are provided separately or in support of a primary escrow holder or institutional lender.

An abbreviated escrow may be provided if a transaction involves the following escrow duties: (1) receipt and disbursement of funds; and/or (2) acceptance and recordation of documents.

Service	Fee
Receipt / Disbursement of Funds	\$100.00
Acceptance / Recording of Documents	\$125.00
Additional Services Requested	\$100.00 per hour

The minimum charge for this rate is \$150.00

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof. This rate does not include recording fees due the County Recorder as set forth in this rate manual.

G. REO Escrow Rate (Residential)

This rate shall be applied to an escrow transaction involving an REO resale (bank owned property).

Escrow Agent IS issuing Title Insurance	Escrow Agent is NOT issuing Title Insurance
120% of the Basic Rate	150% of the Basic Rate

This rate shall be the sale escrow rate applicable to this type of transaction and unless otherwise instructed in writing by the Seller (bank owning the property) and will be charged one-half (1/2) to buyer and one-half (1/2) to seller. A Loan Tie-In Fee of \$125 per loan added to this rate. No other rate shall be applied to this rate.

H. Short Sale Escrow Fee (Residential)

When the transaction results in one or more existing lenders accepting less than the actual amount owed under its encumbrance ("short-payoff" or "short sale"), there shall be a bundled service fee charged in lieu of other miscellaneous charges that would normally be incurred to close the transaction. Said fee shall be charged one-half (1/2) to the Buyer and one-half (1/2) to the Seller or per contract.

Sales Price	Bundled Rate
Up to \$150,000	\$1,100
\$150,001 - \$300,000	\$1,300
\$300,001 - \$500,000	\$1,500
\$500,001 - \$750,000	\$1,800
\$750,001 - \$1,000,000	\$2,000
Over \$1,000,000	Per Negotiated Agreement

This rate includes up to two (2) Courier Delivery/Overnight Mail/Express Mail, two (2) Recordings, and one (1) Reconveyance/Tracking.

SECTION III – COMMERCIAL BASIC ESCROW FEE

Unless otherwise instructed in writing by the parties, the escrow fees and recording/filing fees shall be paid one-half (1/2) by Buyer and one-half (1/2) by Seller. The escrow services

performed in conjunction with title services shall be charged based upon the dollar amount of the transaction, at the following rates for properties defined herein as Commercial. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Fees.

A. Escrow Fee – Sale/Cash (Commercial)

Sale Price	Rate
Up to \$3 million	70% of the Basic Escrow Rate
Over \$3 million - \$10 million	60% of the Basic Escrow Rate
Over \$10 million - \$20 million	50% of the Basic Escrow Rate
Over \$20 million	40% of the Basic Escrow Rate

B. Escrow Fee – Sale with Loan (Commercial)

A Loan Tie-In Fee of \$125 per loan added to this rate and shall be paid one-half (1/2) by Buyer and one-half (1/2) by Seller. All loan documents are provided by the lender and no documents are to be provided by the Escrow Holder.

Sale Price	Rate
Up to \$3 million	70% of the Basic Escrow Rate
Over \$3 million - \$10 million	60% of the Basic Escrow Rate
Over \$10 million - \$20 million	50% of the Basic Escrow Rate
Over \$20 million	40% of the Basic Escrow Rate

C. Loan Escrow (Commercial)

This rate shall be applicable to any loan-only Commercial transaction and there is no transfer of title and no sale of real property involved, regardless of whether or not there are any existing loans or encumbrances to be paid, and all loan documents are provided by the lender and no documents are to be provided by the Escrow Holder. If additional charges are applicable, all such additional charges shall be added as contained herein.

1. Loan Escrow – Refinance or New Financing

100% of the Basic Escrow Rate + \$125 per additional loan

2. Loan Escrow – Construction

Sale Price	Rate
Up to \$3 million	70% of the Basic Escrow Rate
Over \$3 million - \$10 million	60% of the Basic Escrow Rate
Over \$10 million - \$20 million	50% of the Basic Escrow Rate
Over \$20 million	40% of the Basic Escrow Rate

A Loan Tie-In Fee of \$125 per loan added to this rate.

D. Out of State and/or Escrow Only (Commercial)

The escrow fee for an escrow involving a transfer or encumbrance of real property designated for use as commercial property located out of state.

180% of the Basic Escrow Rate

Escrow Agent, at their discretion, may combine the above rate with any applicable special rates described herein.

E. Sub Escrow/Mini Escrow (Commercial)

An abbreviated escrow will be provided at the rates indicated when any one or more of the following services are provided in conjunction with the issuance of title insurance product(s):

Service	Fee
Receipt / Disbursement of Funds	\$150.00
Acceptance / Recording of Documents	\$125.00
Ordering Payoffs	\$75.00
Additional Services Requested	\$100.00 per hour

The minimum charge for this rate is \$100.00

When more than one service is provided in an escrow, then the charge for each service provided shall be accumulated and combined as a total charge for the escrow.

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof. This rate does not include recording fees due the County Recorder as set forth in this manual.

SECTION IV – SUBDIVIDERS, BUILDERS, AND COMMERCIAL DEVELOPERS

This rate is available to a builder, contractor, developer, or subdivider customarily engaged in such business for the units to be developed. This section applies to a first-time sale transaction of a new home 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 amount of the adjustment to the basic escrow rate is dependent upon the number of units being developed in the recorded subdivisions and the number of proposed units in additional parcels within the State of Arizona, all of which are owned by the same builder, contractor, developer, or subdivider.

Number of Units	Rate
1 to 15	70% of the Basic Escrow Rate
16 to 30	60% of the Basic Escrow Rate
31 to 70	50% of the Basic Escrow Rate
71 to 200	40% of the Basic Escrow Rate
201 to 300	30% of the Basic Escrow Rate
301 or More Units	Per Negotiated Agreement

The minimum charge for this rate is \$100.00

A Loan Tie-In Fee of \$125 per loan added to this rate. No other rate shall be applied to these rates. If additional charges are applicable, all such additional charges shall be added as contained herein.

SECTION VI – SPECIAL RATES

A. Competitor Rate

The Company may choose to match written escrow quotes received from a competing escrow and/or title company. Competitor rates must be filed and approved by Arizona Department of

Financial Institutions and copy of the quote must be retained in file. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

B. Contractual Agreement/Negotiated Rate

Under certain circumstances, the Company reserves the right to negotiate fees. Separate contracts can be entered into under specific conditions for which no compensatory escrow service charge has been provided for in this rate manual. In any such event, an escrow charge shall be made as may be "contractually" agreed upon by and between the Company and the party to the escrow. Any such negotiated rate agreement must be approved in writing by management and signed by all pertinent parties.

C. Employee

No base escrow fee will be charged to employees of the Company, its subsidiary or affiliated companies for policies issued in connection with the financing, refinancing, sale, or purchase of the employee's bona fide primary home property. The employee rate (purchase, sale and refinance) is limited to one purchase, one sale, and one refinance transaction during a twelve-month period. Standard rates shall apply thereafter. Other costs will be charged as applicable. Waiver of such charges is authorized only in connection with those costs which the employee would be obliged to pay, by established custom, as a part to the transaction.

D. Public Safety Rate/Teachers/Veterans

This rate is available to employees of local or state law enforcement agencies, employees of federal law enforcement agencies employed in Arizona, and state and local fire department employees and teachers. Benefiting party must provide proof of employment.

- The charge is 70% of the Basic Escrow Rate applicable for the transaction.
- The benefiting party must provide proof of employment qualifying for such discount.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.
- This rate may not be combined with any other discounted or special rate.

E. Charitable Organizations

This rate is available to any charitable or other non-profit organization provided however, said charitable organization is registered as a 501(c)3 organization duly and recognized as such by the United States Department of Treasury, Internal Revenue Service and satisfactory evidence of such recognition is submitted to and accept by this company.

- The charge is 75% of the Basic Escrow Rate applicable for the transaction.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- This rate is limited to those improved parcels which are utilized as church buildings or schools affiliated with the church, or in case of other non-profit organizations, this rate shall apply to structures currently utilized for the purpose for which the entities were intended.
- This rate does not apply to vacant land, unless concurrent construction is intended consistent with the activities of the non-profit organization.
- This rate does not apply to any property granted as a gift or to be held for resale or investment purposes by a church or non-profit organization.
- If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.
- This rate may not be combined with any other discounted or special rate.

F. Government Entities

Separate contract bids may be solicited and entered into with any federal, state, county or municipal governmental entity, agent or political subdivision, which is a buyer, borrower, seller or exchanger of real property for the furnishing of escrow services. All bids will reflect and be based upon the complexity of the transaction. A copy of said contract bid is to be scanned into the file.

G. Investor Rate

This rate licensed real estate agents or brokers, licensed mortgage brokers, loan officers or other individuals, groups of individuals or entities customarily engaged in real estate investments for the production of income and profit, wherein they are the buyer, borrower or seller. This rate is applicable only to the escrow fees which are being paid by the investor.

- The charge is 70% of the Basic Escrow Rate applicable for the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- This rate may not be combined with any other discounted or special rate.

H. Corporate Relocation

This rate is available to individual who, by the terms and conditions of his/her employment, is forced to relocate within to, or from Arizona and acquiring or disposing of a single-family residential unit used as their primary residence. This rate is only applicable in connection with those costs, which the "relocatee" would customarily pay.

- The charge is 75% of the Basic Escrow Rate applicable for the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- This rate may not be combined with any other discounted or special rate.

I. Senior Citizen Rate

This rate is available, upon request, to all persons 65 years or older on or before the close of escrow date. The person requesting this rate must present proof of age.

- The charge is 70% of the Basic Escrow Rate applicable for the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- This rate may not be combined with any other discounted or special rate.

SECTION VII – ADDITIONAL FEES & CHARGES

A. Miscellaneous Escrows

Rates and Charges in excess of or different from those set forth in this schedule may be made when special or unusual conditions are encountered, special or unusual risks are insured, or special services are rendered. The excess or varying rates and charges shall be reasonably commensurate with the risk assumed or the costs of the services performed. When services are required under conditions for which no charge has been provided in this schedule, a charge shall be made which, in the opinion of the Company, appears to be consistent with the general pricing procedures as set forth herein.

B. Additional Work Charge

An hourly work charge will be made when special services or additional work is requested or required that is over and above the normal services provided in the type of escrow to be closed. The customer will be notified of the charges before they are incurred. In the event such charges are made, the deposit of final funds and the signing of final documents or the acceptance of the work performed will constitute approval of the charges. This fee will be charged in 30-minute intervals with a minimum charge of one hour.

\$100.00 per hour

C. Assignment Fee

This rate is for processing each assignment as required by the purchase contract.

\$125.00 per assignment.

D. Broker's Commission Fee

A Broker Commission Fee is charged for each additional broker in excess of one broker.

\$25.00 for each additional broker

E. Cancellation Fees & Charges

In the event an escrow transaction is canceled, the cancellation fee will be only the charges due to any third-party vendors for which there are invoices in the escrow file. Escrow agents shall be under no obligation to collect fees from a seller in a cancelled transaction wherein the seller would be obligated to pay the charge.

F. Check Service Fees

A processing fee will be assessed when additional check services are requested or required. The following fees have been established for those services.

Check Stop Payment Fee	\$25.00 per check
Reissued Check Fee	\$20.00 per check
NSF Check Fee	\$25.00 per check

G. Consumer Payoff Services

Escrow will provide consumer payoff services for personal debts (including, but not limited to credit cards, vehicle loans or personal notes) that are not secured by the real property subject to the Escrow transaction.

\$20 per consumer payoff

H. Courier Fee/Overnight Delivery

There will be a fee charged on all transactions for costs incurred for the delivery/courier/overnight services used to deliver documents and/or funds to and from Escrow Agent. Said fee shall only be charged when not included in a bundled rate.

\$35 per delivery

If the actual costs exceed the \$35 per delivery, the actual cost will be charged.

I. Document Preparation Fees

A fee per document created and provided by escrow agent will be charged to the benefiting party. This does not include the standard documents used to close escrow or documents required to issue title insurance.

\$80.00 per additional document

J. Direct Transaction Fees

When Escrow Agent is required to prepare escrow instructions in lieu of a contract or lenders instructions, Escrow Agent will impose an additional charge to the applicable Escrow Rate.

Lender Escrow Instructions	\$125.00
Contract Escrow Instructions	\$125.00

K. Electronic Loan Package Delivery

A per package fee will be charged when escrow agent processes a loan package sent by email from the lender or other party.

\$40.00 per package

L. File Maintenance/Dormant Funds

Dormant Funds, as evidenced by a stale dated check or funds that remain in an inactive escrow for six (6) months or longer from the date the initial check was disbursed, or the last transaction date in the case of an inactive escrow balance, will be maintained at a charge of \$30.00 per month, beginning no sooner than six (6) months from the check issuance date or the last transaction date in the case of an inactive escrow balance.

Prior to the implementation of the charge, Escrow Agent shall perform the following services:

- One written notice mailed to the last known address of the payee within ninety (90) days after the date of issuance of the check or the last transaction date in the case of an inactive escrow balance.
- One written notice mailed to the last known address of the payee within thirty (30) days prior to the implementation of the charge.
- Two telephone calls (or attempt to contact the payee) not to exceed an \$8.00 expense.

Any additional service(s) shall be charged at the rate of \$50 per hour, plus pass-through charges (*i.e.*, research, skip trace, and private investigators) up to such time as any remaining funds are property escheat to the State of Arizona.

Fees as incurred shall be deducted from the amount held prior to disbursement and until such time as any remaining funds are escheated to the state pursuant to A.R.S Title 44, Chapter 3, Article 1. In the event the amount of the fee(s) incurred is/are more than the amount of funds held in escrow, then the amount of the funds remaining in the file shall be considered payment in full of the fees due.

M. FIRPTA Processing

When the company is instructed to process the withholding of proceeds and payment of the same to the Internal Revenue Service in connection with the Foreign Investment in Real Property Tax Act, the basic charge shall be \$150.00.

N. Inspection Fee

When an inspection of the subject property is required as a condition for the issuance of title insurance or other matters relative to the consummation of a transaction, the fee for said inspection is \$100.00 per request.

O. Interest Bearing Account Set Up

In connection with an escrow, all funds in escrow may be placed into an interest bearing account upon the written request from the depositor of said funds. The depositor of such funds shall complete and sign an IRS W9 form and an Interest Bearing Account Authorization as provided by the Company before such an account can be opened.

The charge for opening, servicing, and closing out of such an account is \$40 per account, which does not include any applicable bank charges.

P. Judgement Lien Removal/Processing

In accordance with Arizona Revised Statutes escrow agent shall comply with statutory provisions regarding applicability and payoff of judgement liens for parties to the escrow. This service shall include determination of need for payment, contacts with the judgement creditor (if necessary) and processing or obtaining the proper documentation to satisfy the statute relative to judgement liens. The fee for this service shall be \$275.00 per lien requiring release and IS NOT included in the bundled escrow service rates. Any document recording fees necessary to comply with statutory requirements are in addition to this fee.

Q. Loan Tie-In Fee

A new loan or loan payoff handled concurrently with the sale or refinance escrow will be charged a \$125.00 per additional loan (unless included in bundle rate).

R. Manufactured Homes/Mobile Homes/Affixture Processing Fees

For purposes of this section, the term UNIT shall mean a single manufactured dwelling, trailer or other modular or manufactured structure used for residential purposes and whether or not comprised of one or more sections, which requires the processing of Manufacturer's Certificate(s) of Origin, Certificate(s) of Title and/or Affidavit(s) of Affixture.

The applicable processing fee set forth below shall be in addition to the escrow rate charged for closing the transaction and is considered earned income at close of escrow and shall be non-refundable. Any and all fees due any local State Motor Vehicle Department or a third-party vendor processing the vehicle title.

\$200.00 per title transfer

The above fees include any and all fees charged by the Motor Vehicle Department and/or third-party vehicular title processing service.

S. Post-Closing Holdback Fee

When funds remain in escrow after closing at the request of the parties, this fee, in addition to any other fees and collected at close of escrow.

Amount	Rate
\$0 to \$10,000	\$80.00
\$10,001 to \$50,000	\$125.00

\$50,001 and up	\$250.00
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T. Septic Transfer

When a transaction requires us to complete the on-line septic transfer documents according to the septic inspection results and transmit the information to the state the fee is \$40.00 per transfer.

U. Reconveyance & Tracking Fee

When any existing encumbrance is paid through Escrow, on a residential transaction and the release is not available at the time of recordation, a fee per encumbrance will be charged for the adherence of following A.R.S. §33-707. Note this fee does not insure that a release will be filed and recorded. This charge shall not apply to commercial transactions or transactions where there is no encumbrance with an original principal balance less than the maximum amount specified has been paid in escrow pursuant to A.R.S. §33-707.

\$100 per reconveyance

\$75 per tracking

V. Recording Fee

Fee to record all documents with the applicable county recorder electronically or otherwise. This fee also includes the delivery of said recorded original documents to the benefiting party and will be charged one-half (1/2) to buyer and one-half (1/2) to seller.

Transaction Type	Per File Fee
Sale/Cash	\$40 per document unless included in bundle rate
Sale/Loan	\$40 per document unless included in bundle rate

If an institutional lender requires that the recording fee itemized, Escrow Agent will comply with those written instructions, and the recording fees will be charged in accordance with the actual county recorder pursuant to A.R.S. §11-475.

W. Signing Services (Outside)

Escrow Agent may employ vendors to perform outside signing services to accommodate a customer request. This service, if requested, will be charged to the benefiting party to escrow and the fee will be determined by the vendor.

X. Third-Party Fees & Charges

Unless specifically stated otherwise herein, third-party fees and charges will be separately charged at the rate of the third-party.

Y. Wire Transfer Fee

This fee will be charged per disbursement for issuance of funds via wire transfer and shall be charged to the benefiting party (Buyer/Borrower or Seller) requesting said service.

\$20.00 per domestic wire

SCHEDULE 1 – BASIC ESCROW RATES

Amount up to and including	Basic Escrow Rates		Amount up to and including	Basic Escrow Rates		Amount up to and including	Basic Escrow Rates
\$100,000	\$925		\$410,000	\$1,390		\$720,000	\$1,855
\$110,000	\$940		\$420,000	\$1,405		\$730,000	\$1,870
\$120,000	\$955		\$430,000	\$1,420		\$740,000	\$1,885
\$130,000	\$970		\$440,000	\$1,435		\$750,000	\$1,900
\$140,000	\$985		\$450,000	\$1,450		\$760,000	\$1,915
\$150,000	\$1,000		\$460,000	\$1,465		\$770,000	\$1,930
\$160,000	\$1,015		\$470,000	\$1,480		\$780,000	\$1,945
\$170,000	\$1,030		\$480,000	\$1,495		\$790,000	\$1,960
\$180,000	\$1,045		\$490,000	\$1,510		\$800,000	\$1,975
\$190,000	\$1,060		\$500,000	\$1,525		\$810,000	\$1,990
\$200,000	\$1,075		\$510,000	\$1,540		\$820,000	\$2,005
\$210,000	\$1,090		\$520,000	\$1,555		\$830,000	\$2,020
\$220,000	\$1,105		\$530,000	\$1,570		\$840,000	\$2,035
\$230,000	\$1,120		\$540,000	\$1,585		\$850,000	\$2,050
\$240,000	\$1,135		\$550,000	\$1,600		\$860,000	\$2,065
\$250,000	\$1,150		\$560,000	\$1,615		\$870,000	\$2,080
\$260,000	\$1,165		\$570,000	\$1,630		\$880,000	\$2,095
\$270,000	\$1,180		\$580,000	\$1,645		\$890,000	\$2,110
\$280,000	\$1,195		\$590,000	\$1,660		\$900,000	\$2,125
\$290,000	\$1,210		\$600,000	\$1,675		\$910,000	\$2,140
\$300,000	\$1,225		\$610,000	\$1,690		\$920,000	\$2,155
\$310,000	\$1,240		\$620,000	\$1,705		\$930,000	\$2,170
\$320,000	\$1,255		\$630,000	\$1,720		\$940,000	\$2,185
\$330,000	\$1,270		\$640,000	\$1,735		\$950,000	\$2,220
\$340,000	\$1,285		\$650,000	\$1,750		\$960,000	\$2,215
\$350,000	\$1,300		\$660,000	\$1,765		\$970,000	\$2,230
\$360,000	\$1,315		\$670,000	\$1,780		\$980,000	\$2,245
\$370,000	\$1,330		\$680,000	\$1,795		\$990,000	\$2,260
\$380,000	\$1,345		\$690,000	\$1,810		\$1,000,000	\$2,275
\$390,000	\$1,360		\$700,000	\$1,825			
\$400,000	\$1,375		\$710,000	\$1,840			
For Transactions over \$1,000,000 and up to \$5,000,000 add \$7.00 per \$10,000 or fractions thereof, for any amount in excess of \$5,000,000 add \$5.00 per \$10,000 or fraction thereof.							