

**ESCROW FEES AND CHARGES**

**OF**

**LSI TITLE AGENCY, INC.**

**FOR THE STATE OF**

**ARIZONA**

**Effective September 30, 2013**  
Unless Otherwise Indicated

## **FORWARD**

The rules and procedures contained herein are in no manner, either expressed or implied, to be construed as establishing or changing the rules and procedures pertaining to the escrow practices followed by the Company, but are shown in order to properly apply the applicable escrow rate. The rates shown are for the processing of the various types of escrows and do not include any additional service(s) unless otherwise noted or provided for in this schedule of fees and charges.

**1.1 GENERAL APPLICATION**

All offices of LSI Title Agency, Inc. hereinafter referred to as the Company, use this manual, including the escrow rate tables contained herein for various escrow services.

The fees and charges provided for in this schedule of fees and charges are for: (1) escrow services; and (2) miscellaneous services whether or not deemed to be services under (1) herein.

**1.2 CANCELLATION CHARGE**

The charge where a residential sale escrow has been opened and is cancelled will be the amount which, in the opinion of the Company, is proper compensation for the services rendered, but in no event shall said charge exceed the cost of the full escrow service.

**1.3 EMPLOYEE RATE**

No charge shall be made to employees (including employees on approved retirement) of the Company or its subsidiary or affiliated companies for escrow services in connection with the financing, refinancing, sale or purchase of the employee's bona fide home property. Waiver of such charges is authorized only in connection with those costs that the employee would be obligated to pay, by established customer, as a party to the transaction.

**1.4 SPECIAL PRICING**

Company reserves the right to charge contractual pricing for certain clients. Said pricing will be documented and maintained outside of the filed escrow rates.

**1.5 THIRD PARTY FEES**

The Company shall pass through any fees charged by third parties including, but not limited to, recording fees and transfer taxes charged by any county recorder offices.

**2.1 SALE TRANSACTION CLOSING SERVICES**

Residential Sale Escrow Services shall include the following services: (a) ordering demands and making payoffs on up to two (2) previous secured loans, judgments or similar obligations by either check or wire transfer; (b) necessary disbursement other than lender required unsecured creditor disbursements; (c) Company-performed in office document signing of sale transaction documents; and (d) courier services for which an individual charge is not assessed. Residential Sale Escrow services do not include loan escrow services in connection with such sale (See related escrow services below), notary fees, third-party or out-of-office signing services, couriers (for which an individual charge is assessed), expedited/overnight delivery fees, lender payoff/demand fees, recording fees, or transfer tax or other governmental fees or charges.

<b>TRANSACTION AMOUNT</b>	<b>FEE CHARGED</b>
Up to \$ 50,000	\$ 485.00
\$50,001 to \$ 75,000	\$ 635.00
\$75,001 to \$100,000	\$ 880.00
\$100,001 to \$200,000	\$ 975.00
\$200,001 to \$300,000	\$ 1,360.00
\$300,001 to \$400,000	\$1,750.00
\$400,001 to \$500,000	\$2,150.00
\$500,001 to \$1,000,000	\$3,300.00
\$1,000,001 to \$5,000,000	\$4,100.00
\$5,000,001 to \$10,000,000	\$4,500.00
\$10,000,001 and up	\$5,000.00

**2.2 LOAN ESCROW**

For loan transactions where no purchase is involved, regardless of whether the loan is a refinance or is new financing, where all loan documents are provided by the lender and no documents are prepared by the Company, the fee for the escrow service, regardless of the loan amount, shall be all counties: \$300.00.

Includes courier and standard delivery fees, wire transfer fees, printing of email documents, and making up to three (3) payoffs. Does not include recording service fee, signing fee, or other miscellaneous fees filed in this manual for special services.

### **2.3 CENTRALIZED REFINANCE ESCROWS**

For use in all counties in the state of Arizona. For escrow services on a loan refinance transaction only, on one-to-four-family residential properties, where centralized ordering and delivery of escrow services on multiple similar transactions is provided by the lending entity involved, thereby allowing the Company to realize economies of scale, the following rates shall apply:

- A. **Limited Refinance Escrow.** \$75.00 if 100 or fewer similar transactions are contemplated in an average month, \$50.00 if more than 100 transactions are contemplated in an average month. Rate is applicable to centralized escrow services, performed from a single site, that are limited by agreement to: receipt of lender funds and payoff of up to two (2) demands received; and disburse balance of proceeds, by either check or wire transfer, to up to two (2) payees.
- B. **Centralized Refinance Escrow One.** \$350.00 if more than 100 similar transactions are contemplated in an average month, and all escrow services provided for hereunder are capable of being performed at a single site, with some electronic connectivity to the originating lender allowing economies of scale by means of significant electronic workflow on the part of the Company. The Centralized Escrow Service shall include all services provided in the Limited Escrow Services above as well as the following services: (1) ordering demands and making payoffs on up to two (2) previous loans; and (2) prepare final HUD-1 settlement statement, signing service, disburse loan proceeds, by either check or wire transfer, to up to five (5) payees.
- C. **Centralized Refinance Escrow Two.** \$315.00 if more than 100 similar transactions are contemplated in an average month, and all escrow services provided for hereunder are capable of being performed at a single site, with electronic connectivity to the originating lender allowing substantial economies of scale by means of comprehensive and integrated electronic workflow between the Company and the originating lender. The Centralized Escrow Service shall include all services provided in the Limited Escrow Services above as well as the following services: (1) ordering demands and making payoffs on up to two (2) previous loans; and (2) prepare final HUD-1 settlement statement, signing service, recording service; disburse loan proceeds, by either check or wire transfer, to up to five (5) payees.

### **2.4 MOBILE HOME SUB-ESCROW FEE**

This fee to be used only in conjunction with the Manufactured Home/Mobile Home Policy is being issued by the Company and the services of the Company are requested to effectively pay off or release a particular encumbrance or charge. The additional processing charge shall be \$150.00 for affixing the mobile home as real property. Any additional transfer and/or government fees are not included the processing charge.

## 2.5 **RELATED SERVICES**

When servicing requiring additional work is provided, a processing fee will be charged. Unless otherwise included in the charges indicated in this manual or by agreement of the customer, the following fees have been established for those services, and shall be non- refundable:

Document Signing (including all applicable Notary fees)	\$100.00 per file
Subordination Coordination	\$100.00 per item
Electronic Document Signing (including all applicable Notary fees)	\$150.00 per file
Overnight Delivery Service (including the cost of Delivery Service)	\$10.00
Credit Card and Personal Debt Payments For each check in excess of amount allowed for transaction type	\$10.00 each
Recording Service Fee (not to include county recorder fee)	\$25.00
Document Preparation Fee	\$100.00
Loan Tie in Fee (Purchase transactions)	\$175.00
E Document Retrieval	\$75.00
Piggy Back Loan (Refinance)	\$100.00

## 2.6 **INTEREST BEARING ACCOUNTS - Basic Charge**

In connection with an escrow, all funds in escrow may be placed in an interest bearing account upon the written request of all parties to the escrow. The funds will be placed in an account with the banking/savings institution chosen by said parties.

Minimum charge per account opened \$50.00 for all counties. The charge is for opening, servicing and closing out of the account.

## 2.7 **FUNDS HOLDBACK AND MAINTENANCE FEE**

When funds remain in an escrow subsequent to the closing thereof, then an initial set-up fee of \$100.00 will be charged plus \$100.00 charge per month for maintenance of said funds.

## 2.8 HOME EQUITY ESCROW SERVICES

For escrow services in connection with a home equity loan transaction up to a \$500,000 loan amount the following charges will be applicable:

- A. HOME EQUITY LIMITED ESCROW** - For Home Equity Limited Escrow Services, the charge shall be \$125.00 for loan transaction amounts up to \$500,000. For the purposes of this section only, "Home Equity Limited Escrow Services" shall mean the following services: ordering demands and making payoffs on up to two (2) previous loans and disburse balance of proceeds, by either check or wire transfer, to up to five (5) payees. Additional checks shall be charged at \$10.00 for each additional check. Ordering and making payoffs on additional loans shall be charged at \$25.00 for each additional loan. Document preparation in connection with such service shall be at the rate of \$50.00 per document.
- B. HOME EQUITY DISBURSMENT SERVICE** - For Home Equity Disbursement Services, the charge shall be \$75.00 for loan transaction amounts up to \$500,000. For the purposes of this section only, "Home Equity disbursement Services" shall mean the receipt of funds from lender and disbursement to the borrower in up to one (1) check or wire transfer.