

**Stewart Title company,  
DBA  
Stewart Title Agency &  
DBA**



A Division of Stewart Title Company

**ESCROW FEES and RATES  
State of Arizona**

**Escrow Rates Effective  
November 14, 2022**

**The Schedule of fees and charges shall supersede all Schedule Fees and Charges previously filed with the Arizona Department of Financial Institution pursuant to A.R.S. §6-846 et Seq. on behalf of Empire West Title Agency, LLC.**

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**EMPIRE TITLE AGENCY  
BASIC ESCROW RATE – ZONE 1**

Counties of Maricopa, Pinal, Pima, Graham, Greenlee, and Santa Cruz

TRANSACTION AMOUNT	RATE	TRANSACTION AMOUNT	RATE	TRANSACTION AMOUNT	RATE
Up to and Including	\$	Up to and Including	\$	Up to and Including	\$
110,000	716	410,000	1166	710,000	1564
120,000	732	420,000	1182	720,000	1576
130,000	746	430,000	1196	730,000	1588
140,000	762	440,000	1212	740,000	1600
150,000	776	450,000	1226	750,000	1612
160,000	792	460,000	1240	760,000	1624
170,000	806	470,000	1252	770,000	1636
180,000	822	480,000	1266	780,000	1648
190,000	836	490,000	1278	790,000	1660
200,000	852	500,000	1292	800,000	1672
210,000	866	510,000	1304	810,000	1684
220,000	882	520,000	1318	820,000	1696
230,000	876	530,000	1330	830,000	1708
240,000	912	540,000	1344	840,000	1720
250,000	926	550,000	1356	850,000	1732
260,000	942	560,000	1370	860,000	1744
270,000	956	570,000	1382	870,000	1756
280,000	972	580,000	1396	880,000	1768
290,000	986	590,000	1408	890,000	1780
300,000	1002	600,000	1422	900,000	1792
310,000	1016	610,000	1434	910,000	1802
320,000	1032	620,000	1448	920,000	1814
330,000	1046	630,000	1460	930,000	1824
340,000	1062	640,000	1474	940,000	1836
350,000	1076	650,000	1486	950,000	1846
360,000	1092	660,000	1500	960,000	1858
370,000	1106	670,000	1512	970,000	1868
380,000	1122	680,000	1526	980,000	1880
390,000	1136	690,000	1538	990,000	1890
400,000	1152	700,000	1552	1,000,000	1902

For Transactions over \$1,000,000 and up to \$5,000,000 add \$10.00 per \$10,000 or fractions thereof, for any amount in excess of \$5,000,000 add \$7.00 per \$10,000 or fraction thereof.

**EMPIRE TITLE AGENCY  
BASIC ESCROW RATE – ZONE 2**

Counties of Coconino, Yavapai, Mohave, Gila, Navajo, LaPaz, Yuma, and Apache

TRANSACTION AMOUNT	RATE	TRANSACTION AMOUNT	RATE	TRANSACTION AMOUNT	RATE
Up to and Including	\$	Up to and Including	\$	Up to and Including	\$
80,000	684	390,000	1136	700,000	1552
90,000	690	400,000	1152	710,000	1564
100,000	704	410,000	1166	720,000	1576
110,000	716	420,000	1182	730,000	1588
120,000	732	430,000	1196	740,000	1600
130,000	746	440,000	1212	750,000	1612
140,000	762	450,000	1226	760,000	1624
150,000	776	460,000	1240	770,000	1636
160,000	792	470,000	1252	780,000	1648
170,000	806	480,000	1266	790,000	1660
180,000	822	490,000	1278	800,000	1672
190,000	836	500,000	1292	810,000	1684
200,000	852	510,000	1304	820,000	1696
210,000	866	520,000	1318	830,000	1708
220,000	882	530,000	1330	840,000	1720
230,000	896	540,000	1344	850,000	1732
240,000	912	550,000	1356	860,000	1744
250,000	926	560,000	1370	870,000	1756
260,000	942	570,000	1382	880,000	1768
270,000	956	580,000	1396	890,000	1780
280,000	972	590,000	1408	900,000	1792
290,000	986	600,000	1422	910,000	1802
300,000	1002	610,000	1434	920,000	1814
310,000	1016	620,000	1448	930,000	1824
320,000	1032	630,000	1460	940,000	1836
330,000	1046	640,000	1474	950,000	1846
340,000	1062	650,000	1486	960,000	1858
350,000	1076	660,000	1500	970,000	1868
360,000	1092	670,000	1512	980,000	1880
370,000	1106	680,000	1526	990,000	1890
380,000	1122	690,000	1538	1,000,000	1902
For Transactions over \$1,000,000 and up to \$5,000,000 add \$10.00 per \$10,000 or fractions thereof, for any amount in excess of \$5,000,000 add \$7.00 per \$10,000 or fraction thereof.					

# 1 - GENERAL RULES

## A. DEFINITION OF ESCROW

Escrow means any transaction wherein any property, money, written instrument, or evidence of title or possession to real or personal property or other thing of value is delivered to a grantee, grantor, promise, promissory, oblige, obligor, bailee, bailor, or a designated agent or employee of any of them, delivery may be with or without transfer of legal or equitable title, or both, and irrespective of whether a debtor/creditor relationship is created. The transfer 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 shall occur upon the delivery or re-delivery to that person upon the contingent happening or non-happening of a specified event or performance or non-performance of a prescribed act, pursuant to mutually agreeable instructions to a neutral third party. Escrow includes subdivision trust (A.R.S. 6-801, as Amended).

## B. BASIC ESCROW RATE

For the purposes of rate application, the counties shall be in Zones as follows:

Zone	Counties
1	Maricopa, Pinal, Pima, Graham, Greenlee, and Santa Cruz
2	Coconino, Yavapai, Gila, Navajo, LaPaz, Mohave, Yuma, and Apache

If a particular escrow rate does not specify a specific zone or county in which it applies, then said rate shall apply to all zones and counties.

## C. COMPUTATION FROM BASIC ESCROW RATE

**C1.** The rate shall always be applied on fair value as defined in D below, in multiples of \$10,000.00, including any fraction thereof.

**C2.** Whenever percentages of the Basic Escrow Rate are used herein, the charge arrived at from use of the percentage shall be rounded up to the nearest dollar.

**C3.** Unless otherwise instructed in writing by the parties, the escrow charges shall be paid one-half by the buyer and one half by the Seller.

**C4.** Unless otherwise instructed in writing by the parties, any charges incurred for miscellaneous or additional services provided or requested by the parties shall be charged to the person who requested such services or who will benefit by such services.

## D. FAIR VALUE

The fair value shall be construed as the full value of the property, including the encumbrances. When a sale is not involved, the fair value shall be determined from all available information, i.e., number of encumbrances assessed value, etc. In no event shall it be less than the sum of the unpaid principal balances of the mortgages and or contracts to which the property is subject.

## E. MINIMUM CHARGES

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.

**F. RATES AND CHARGES IN EFFECT**

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

**G. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)**

Basic charge is applicable on each separate sale, seller or exchanger involved, plus an additional \$100 per \$500,000.00 of value for the parcels combined. The applicable charge applies on the amount of each individual sale or exchange, even though there may be one common purchaser and the sale or exchanges are handled concurrently, and one or more separate escrows are involved.

**H. TRANSFER OF UNDIVIDED INTEREST (OR WHEN SOLD SEPARATELY FROM REMAINING INTEREST)**

Basic charge applicable, based upon the interest covered, the purchase price or the fair market value thereof.

**I. UNIQUE ESCROW REQUIREMENTS / NEGOTIATED RATE**

In some cases, due to unusual requirements the company may find it necessary to enter into contracts or agreements for various services to be rendered and the charge to be made thereon. All such requests must be submitted in full detail for consideration by the Chief Executive Officer, President or Escrow Operations Manager so authorized by the Company (authorized officer) and signed by all parties. This will allow the Company to maintain uniformity on projects of a similar nature and to offer prices, which are consistent with established escrow rates. Copy of signed agreement is to be placed in the escrow file for which it applies. Minimum rates shall not apply.

**J. Deleted and reserved for future use.**

## 2 - EXPLANATION OF CHARGES AND FEES

### A. SALE ESCROW TRANSACTION

The minimum charge of 100% of the Basic Escrow Rate shall be based upon insurance issued, sales price, or fair value of the property in the escrow. Transaction fee and any additional charges that are applicable, shall be added to the Basic Escrow Rate.

\*Discounts may be applied to this rate however the total may not go below the **Minimum of \$716.00 for Zone 1 and \$684.00 for Zone 2.**

### B. ALL INCLUSIVE SERVICING TRANSACTION FEE

These fees will be charged equally ½ to the Buyer and ½ to the Seller, unless otherwise instructed in writing.

#### B1. Sale Transactions - Cash **\$200.00**

**The following services are included in this fee:**

Courier Delivery, Wire Transfer Fee  
Overnight/Express Mail, Reconveyance Fees  
E-Recording Service Fee

#### B2. Sale Transactions – Loan **\$400.00**

**The following services are included in this fee:**

Courier Delivery, Wire Transfer Fee  
Overnight/Express Mail, Loan Tie-In Fee  
E-Recording Service Fee, Electronic Document Deliver  
Reconveyance Fee

\*Other charges may apply for additional transaction requirements.

\*Recording Fee will be charged at actual cost from the County Recorder.

\*International overnight mail will be charged to the benefiting party.

\*This rate does not apply to Commercial, Short Sale or Refinance Transactions.

#### B4. Commercial Sale Transaction Bundle **\$500.00 or Actual Cost**

These fees will be charged equally ½ to the Buyer and ½ to the Seller, unless otherwise instructed in writing.

This rate is all inclusive and includes the following:

Courier and Overnight Delivery      Wire Transfer Fees  
E-Recording Service Fee                  Reconveyance Fees

\*Other charges may apply for additional transaction requirements.

\*Recording Fee will be charged at actual cost from the County Recorder.

\*International overnight mail will be charged to the benefiting party.

\*When charged, these fees will be considered earned income and non-refundable.



**C. LOAN ESCROW TRANSACTION**

This is a bundled rate for escrow production and transaction fees combined.

**C1. Refinance or new financing** whether a lien is recorded or not. **\$400.00**

This is an all-inclusive rate which includes the following: reconveyance fee; two overnight delivery services, internal courier services; two (2) electronic funds transfer; one electronic transmission of loan documents, recording service fee and payment of 3 unsecured obligations. Additional services may be provided pursuant to charges contained herein.

**C2. Additional loans** processed with a new first loan. **\$150.00**

Will have an additional fee per loan added to the applicable sale transaction fee. The additional charge will be allocated equally between the Seller and Buyer unless otherwise mutually instructed. This is in addition to applicable escrow rate.

**C3.** The following charges are applicable on construction loans when the lender requests additional services, such as obtaining lien waivers and/or architectural approval amount. Work Charge of \$100.00 per hour. Rate shall be charged in 15-minute increments with a one hour minimum.

**C4. Commercial property refinance or new financing.** **\$500.00**

Whether a lien is recorded or not involving commercial property will have the above bundled rate.

This is an all-inclusive rate which includes the following: reconveyance fee; two overnight delivery services, internal courier services; two (2) electronic funds transfer; one electronic transmission of loan documents and payment of 3 unsecured obligations, recording service fee.

Additional services may be provided pursuant to charges contained herein.

**D. LEASEHOLD**

The Leasehold Escrow Rate shall be charged at 100% of the Basic Escrow Rate applicable for the county in which the escrow is handled based upon the fair value of the property leased or the total amount of the lease payments, whichever is less.

**E. SUBDIVIDER AND BUILDER RATE**

This rate is available to a builder, contractor, developer, or sub divider customarily engaged in such business for units being developed in a common promotional plan of contiguous properties.

<b>6 – 20 Units</b>	<b>50% of Base Rate</b>
<b>21 – 50 Units</b>	<b>40% of Base Rate</b>
<b>51 or More Units</b>	<b>See County Manager</b>

**F. ESCROW SERVICES** **200% of Basic Escrow**

This rate is applicable for escrow services which do not involve the issuance of Title Insurance.

\*Approval of the County Manager or Escrow Administrator must be obtained prior to acceptance of such a transaction.

**G. SHORT SALE FACILITATION FEE: \$1000.00**

In addition to the basic escrow fee, when Empire West Short sale Processing Division assists with facilitating the sale wherein the lender or lenders accept less than full payment for the balance due (short sale) an additional processing charge to be paid by the Seller. Said fee shall be added to the Sellers portion of the escrow fee. However, should the lender or lenders decline to allow all or a portion of said fee, the disallowed portion shall not apply.

**H. SHORT SALE ESCROW TRANSACTION FEE**

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 escrow fee in lieu of other miscellaneous charges that would normally be incurred by the Buyer and Seller to close the transaction. Said fee shall be charged 50% to the Seller and 50% to the Buyer or per contract.

Up to \$150, 0000	\$1200.00
\$150,001 to \$300,000	\$1400.00
\$300.001 to \$500,000	\$1600.00
\$500,001 to \$750,000	\$1900.00
\$750,001 to \$1,000,000	\$2100.00
Over \$1,000,000	Per Negotiated agreement

When charged, this fee will be considered earned income and non-refundable. However, should the lender or lenders decline to allow all or a portion of said fee, the disallowed portion shall not apply.

**I. TRUSTEE’S SALE FEES:**

**All Trustee and Forfeiture Fees are based on the Principal Balance:**

Less than \$100,000.01	\$500.00
\$100,000.01 - \$199,999.99	\$600.00
\$200,000.00 - \$299,999.99	\$700.00
\$300,000.00 - \$399,999.99	\$800.00
\$400,000.00 - \$499,999.99	\$900.00
\$500,000.00 - \$999,999.99	\$1,000.00
\$1,000,000.00 - \$1,999,999.99	\$1,500.00

\*Additional \$100.00 per \$100,000.00

\*Additional \$1,000.00 per \$1,000,000.00

Document Prep Fee	\$60.00
Demand Letter Fee	\$60.00
Excess Proceeds Fee	\$250.00
Strict Performance Fee	\$100.00

**Cancellation Fee –**

**Within the first month of the recording of the Notice of Sale \$300.00 plus costs**  
**During the Demand Letter period \$100.00 plus costs**

\*The above charges DO NOT include cost for the following: mailing, recording, posting, or publishing as required by Arizona Statute or costs for an outside vendor.

\*Investor Discount may be applied with a minimum charge of \$400.00.

\*Does not include the County Recording Costs

**J. SUBDIVISION TRUST CHARGES:**

The following charges are the rates applicable for accounting and other services rendered in connection with a subdivision trust.

Beneficiary as referred to herein shall mean; one married couple, one partnership (limited, general or joint venture), and a corporation or limited liability company.

**II. SET UP FEES:**

1.	Single Beneficiary Trust	\$150.00
2.	Double Beneficiary Trust	\$400.00
3.	Junior Trust (property in Senior Trust)	\$250.00
4.	Amendments to Trust Agreement	\$ 50.00
5.	Broker commission set-up fee	\$100.00

**II. ANNUAL FEES:**

1.	Single Beneficiary Trust	\$150.00
2.	Double Beneficiary Trust	\$175.00
3.	Junior Beneficiary Trust	\$250.00
4.	Broker commission	96.00

Annual fees are payable in advance upon trust acceptance.

**III. ADMINISTRATIVE SERVICES:**

1.	Deed and Affidavit Processing	
	a. Deed prepared by Empire West Title Agency	\$25.00
2.	Processing of Lease, Easement or another instrument	\$50.00
3.	Acceptance of assignment of beneficial interest (each)	\$50.00
4.	Federal or State Lease and/or State Certificate of deposit	
	a. Acceptance fee	\$50.00
	b. Annual fee	\$50.00
5.	Additional parcels (per parcel) into trust	\$50.00
6.	Option Fee	
	a. Acceptance fee ( if not in original trust)	\$50.00
	b. When exercised	\$50.00
7.	Acceptance of Collateral Assignment (each)	\$50.00
8.	Broker commission –annual fee	\$50.00
9.	Check service fee –per check	\$10.00
10.	NSF Check Charge	\$25.00
	Special Handling not covered billed at \$75.00 per hour.	

**IV. CLOSING OR DISTRIBUTION FEES:**

1.	Single Beneficiary Trust	\$100.00
2.	Double Beneficiary Trust	\$150.00
3.	Mutual Cancellation fee	\$100.00

**V. FOREFEITURE FEES:**

1.	Notice of Default	\$125.00
2.	Notice of Forfeiture	\$100.00
3.	Completion of Forfeiture Fee	\$125.00

### 3. ADDITIONAL FEES AND CHARGES

There are a variety of services and/or products that may be necessary or required to service escrows. The rates included in this section shall be charged if and as those services and/or products are provided if they are not already included in the transaction bundle. When charged, these fees will be considered earned income and non-refundable.

\*Rates will be charged to the benefiting party unless otherwise instructed in writing.

**A. RELEASE AND RECONVEYANCE TRACKING FEE \$100.00**

A fee of \$100.00 per lien will be charged when handling the payoff of a loan if the release is not provided for recording through escrow, prior to closing escrow. This charge covers the additional record keeping expense of monitoring the follow through with the paid lender and record keeping and possible recording cost for a delayed reconveyance. The reconveyance processing fee is non-refundable once the real estate transaction to which it is attached is closed and recorded and is earned concurrent with issuing the payoff check at close.

When charged this fee will be considered earned income and non-refundable. However, should a lender or lenders (on a refinance, REO or a short sale transaction) decline to allow all or a portion of said fee, the disallowed portion shall not apply.

**B. EXPRESS MAIL AND COURIER SERVICES**

**B1. Express Mail – \$30.00**  
 Fee will be charged when overnight delivery service is required or requested on any document or package.

**B2. Courier Service – \$30.00**  
 Fee will be charged when courier services are necessary to retrieve or send documents from parties involved in the escrow transaction.

**C. INTEREST BEARING ACCOUNT SET-UP \$50.00**

Fee will be charged to the depositor of funds when escrow agent is requested to establish an interest-bearing account for funds deposited into escrow.

**D. RECORDING FEE ACTUAL COUNTY COST**

<b>Transfer Documents</b>	Cost for recording the Deed /APV shall be charged <b>50/50</b> . One half to the Buyer and one half to the Seller.
<b>All Other Documents</b>	To be charged to the party that requires it or benefits from it.

**E. ELECTRONIC LOAN PACKAGE DELIVERY \$50.00**

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

**F. 1031 EXCHANGE \$100.00**

When a 1031 exchange is part of a sale transaction this fee will be a charged in addition to the other transaction costs. This fee will be charged to the party who is doing the exchange.

**G. COURTESY ESCROW SIGNING SERVICE \$150.00**

Escrow signing services (document signatures/notarization) offsite or onsite may be available after normal business hours, close of business days, holidays or due to other time constraints. When signed by an authorized company employee per transaction package.

**H. FILE MAINTENANCE AND DORMANT FUNDS \$120.00**

There may be a maintenance fee collected in the amount of \$120.00 for accounting follow up, tracking of funds and if necessary, escheatment to the state of Arizona. This fee will be paid to Empire West Title Agency for funds remaining in an escrow account due to the payee's failure to negotiate funds. This fee will be implemented after the required time frames have lapsed. A written notice will be sent to the last known address of the payee and charge collected before escheatment of the funds to the State. In the event the fee incurred meets or exceeds the amount of the non-negotiated funds, the amount of the unclaimed funds shall be deemed payment in full.

**I. HOURLY WORK FEE \$100.00/hour**

This fee will be charged in 15-minute intervals when special services are requested and/or required. Minimum charge is one hour.

**J. OUTGOING WIRE FEE**

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

<b>Domestic Wire</b>	<b>\$20.00</b>
<b>International Wire</b>	<b>\$50.00</b>

**K. PAYMENT OF UNSECURED DEBTS: 1<sup>st</sup> three checks N/C \$15.00 /check after**

There shall be a charge for the payment of unsecured obligations wherein checks are issued to pay unsecured obligations such as, but not limited to, credit cards, personal property loans, and other merchandise or service-related accounts.

**L. FIRPTA FILING FEE \$75.00**

This charge shall apply when the transaction involves withholding of proceeds and payment of same to the Internal Revenue Service in connection with the Foreign Investment Real Property Tax Act.

**M. DIRECT ESCROW DOCUMENTS**

When escrow is required to prepare escrow instructions in lieu of a contract or lender instructions, there will be an additional charge for each instruction drawn to the applicable escrow rate.

<b>Lender Escrow Instructions and Documentation</b>	<b>\$150.00</b>
<b>Contract Escrow Instructions</b>	<b>\$100.00</b>

**N. ACCOUNT SERVICING SET UP FEE \$20.00**

Fees applies when setting up an account to service a note and deed of trust, Agreement for sale or lease for servicing by an account servicing company.

**O. HOLDBACK OF ESCROW FUNDS \$100.00**

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

**P. SEPTIC / SEWER TRANSFER \$20.00**

This fee will be charged 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.

**Q. LENDER REQUIRED NETWORK PLATFORM \$20.00**

This will be charged when the lender requires us to pay for the use of their e-platform secured portals.

**R. INSPECTION FEE**

This fee will be charged when an inspection of the property is required for the issuance of a title insurance policy. This fee is per inspection.

<b>Same County as the place of settlement</b>	<b>\$100.00</b>
<b>County outside of the place of settlement</b>	<b>\$150.00</b>

\*This is a minimum fee. Should the inspection invoice be higher, actual cost will be charged.

## 4. SPECIAL RATES AND CHARGES

\*\* No additional discounts can be applied to these rates.

\*\* Minimum Rate applies.

- A. SENIOR CITIZENS RATE: 70% Rate**  
This rate shall apply to Senior Citizens (65 and older) on residential transactions. It will be the responsibility of the party entitled to a discount to request it.
- B. GOVERNMENTAL ENTITIES**  
Separate escrow service contracts may be entered into with Federal, State, County or Local government agencies for charges as agreed upon by and between the Company and governmental agency. Charges shall be not less than 50% of the applicable rate nor exceed 200 % of the applicable rate. The above rates are based upon difficulty of the escrow(s) and the volume of transactions. A fixed price may also be bid for government contracts. The minimum fixed price shall be not less than \$100.00 nor exceed \$500.00 per transaction.
- C. CORPORATE RELOCATION RATE: 70% Rate**  
This rate shall apply to any person involved in an employer sponsored relocation program. This rate is applicable to either a buyer or seller.
- D. PUBLIC SAFETY RATE/TEACHERS /VETERANS 70% Rate**  
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. It shall be the responsibility of the party entitled to a discount to request it.
- E. CHURCH OR CHARITABLE NON-PROFIT ORGANIZATIONS 70% Rate**  
This rate is available to any church, charitable or like eleemosynary non-profit organization provided however, said church or charitable organization is duly 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 rate is 70% of the applicable rate.
- F. EMPLOYEE RATES N/C**  
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. 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.
- G. INVESTOR RATE 70% Rate**  
This rate is available to a volume user and investor, anyone who regularly deals in the buying and/or selling of Real Estate. This rate shall apply to all, or any portion of the escrow fee paid by the developer, volume user or investor.
- H. RATE MATCH**  
Company may match any rate appropriately filed with the Arizona Department of Finance. This must be approved by the County Manager and any other party involved. Written agreement must be signed and kept in the file.

## 5. CENTRALIZED PROCESSING ESCROW FEES

For residential transactions conducted through Centralized Title Services initiated and coordinated through a national centralized platform, serving as a central point of contact and entry and primary contact with parties to the transaction. Centralized Title Services is a separate division of the Company that provides centralized title services for mortgage lenders. The services described in this section do not include any electronic notary fees or third-party mobile notary charges for signings, recording fees, transfer tax or any other governmental fees, any and all of which may be charged to buyer, seller, lender or other parties as appropriate, at the actual cost thereof. These fees apply to all Arizona counties.

A.

**Bundled Refinance Closing Fee** **\$450.00**

Includes Signing, Disbursement, Post Closing Review and Recording Services unless otherwise agreed to by negotiated rate agreement.

B.

**Bundled Purchase Closing Fee** **\$1,490.00**

This fee will be charged equally ½ to the Buyer and ½ to the Seller, unless otherwise instructed in writing.

Includes two Wire Transfer Fees, two Overnight Delivery Services, Disbursement, Post Closing Review and Recording Services unless otherwise agreed to by negotiated rate agreement.

C.

**Bundled Bulk Sale Closing Fee - Over 20 Properties** **\$200.00/property**

Includes two Wire Transfer Fees, two Overnight Delivery Services, Disbursement, Post Closing Review and Recording Services unless otherwise agreed to by negotiated rate agreement.

D.

**Bundled Home Equity Closing Fee** **\$225.00**

Includes Signing, Disbursement, and Recording Services unless otherwise agreed to by negotiated rate agreement.



**E.**

**Additional Fees and Charges**

- **Document Preparation Service Fee** **\$100.00/document**  
Additional documents such as deeds, subordinations, assignments, releases, etc.
  
- **Signing Services**  
Price varies based on location and signer preference. These are pass-through fees that will include a supporting invoice.
  - a. **Single Notary** **\$100.00 - \$175.00**
  - b. **Attorney Signing** **\$265.00 - \$300.00**
  - c. **Remote Online Notarization** **\$70.00 - \$90.00**

**F. MISCELLANEOUS SERVICES**

Fees for services set forth in the Manual which are not listed as being included in this fee shall be charged to the party who has requested such services or who will benefit by such service and shall be in addition to this fee.

No other rate shall be applied to this rate.

**G. COMPETITOR RATE**

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

- Competitor rate must be filed with the Arizona Department of Financial Services
- Copy of quote must be retained in file.
- Recording Fees and Additional Work Charges, if applicable, are in addition to the above Closing Fee.
- Rate may not be combined with any other discounted or special rate.
- Issuance of this rate must be approved by Escrow Administration.

\*\* This rate is applicable for both Stewart Title Agency and Empire Title Agency

**H. NEGOTIATED RATE**

Under certain circumstances, the Company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by the appropriate Senior Vice President and signed by all pertinent parties. A copy of said agreement is to be retained in the legal department.

\*\* This rate is applicable for both Stewart Title Agency and Empire Title Agency