

Schedule of Escrow Fees
For
Spruce Land Services Southwest LLC
In the
State of Arizona

Effective: February 7, 2022

Refinance Escrow Rates

Standard Financed Transaction Escrow: \$495

In connection with an order for a financed transaction Spruce Land Services Southwest LLC will provide loan escrow services.

Residential Sale Escrow Rates

Standard Sale Escrow: \$800

In connection with an order for a residential sale transaction Spruce Land Services Southwest LLC will provide sale escrow services. As a default, Spruce Land Services Southwest LLC charges \$400 to each of the buyer and seller, but in some cases the buyer may elect to cover the whole cost of the escrow.

Home Equity Line of Credit (HELOC) Escrow Rates

Standard HELOC Escrow: \$495

Discounted HELOC Escrow for a First Mortgage: \$275

In connection with an order for a home equity line of credit transaction, Spruce Land Services Southwest LLC will provide escrow services. In the event that Spruce Title Company is performing escrow services in connection with a home equity line of credit that is being issued in connection with a first mortgage, and no additional title, curative, or policy work is required by a notary is still required and document coordination, recording and funding work still applies, the standard rate will be reduced to \$275.

Special Discounts

Bulk or Non-Standard Escrow

Escrow services may in some cases be requested that involve requirements and/or services for which no escrow rate has been specifically designated. The determination of the charge to be applied for such escrow services shall involve an analysis of the requirements and services desired, taking into account the following factors:

- the volume of properties involved,
- the number of parties to the transaction,
- the amount of monetary consideration paid or lent,
- the geographic location of the property,
- the application of automated technologies,
- perceived risk,
- service costs,
- the impact on the overall workflow of the company,
- the competitive environment,
- the centralization of service, and
- other reasonable factors.

When it is determined that additional fees will be charged for Bulk or Non-Standard Escrow services, the parties shall enter into written agreements for the various services to be provided and the charges therefore. In connection with each such proposed transaction, management will consider the need to maintain rating integrity for similar escrow services. The charge in each case, shall in the opinion of management be consistent with the general pricing procedures of the Company. The parties to the escrow responsible for the payment of any fee imposed under this Section (Bulk or Non-Standard Escrow) must approve said charge in advance and in writing.

Additional Escrow Services

HOA Retrieval Fee: \$100.00

The searching of HOA records and attainment of necessary documents for resale certificates / estoppels.

Abstract Search Fee: \$100.00

The searching of a property or additional property which will not be covered through a title insurance policy.

Notary Signing/Reclose Fee: \$150.00

A fee for an additional notarial signing and coordinating for signature documents needed to close escrow.

Sub-Escrow: \$125.00

Limited escrow services including the receipt and disbursement of escrow funds.

Subordination: \$200.00

The requesting, preparing, and processing of a subordination required by a junior lienholder.

Tax and Lien Certificate: \$75.00

The preparation of a document disclosing the tax, utility, open permit, or local assessment information relating to a specific subject property.

Expedited Shipping Fee: \$25.00

The receipt or delivery of documents vis overnight express mail.

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 officer and signed by all parties involved for approval.