Orchard Title Agency, LLC

7300 Lone Star Drive, Suite C200
Plano, TX  75024

Arizona Closing and Settlement Fees

Effective Date February 7, 2022
Section I: Definitions and General Provisions

1.1 General Provisions and Definitions

Escrow fees are charged per transaction and may be divided between a buyer and seller according to the agreed upon terms of the purchase and sale agreement. Unless otherwise noted, the applicable escrow fees shall be determined by the county in which the escrow is handled and not the county where the property is located.

- **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.

- **Escrow Agent** - means any person engaged in the business of accepting escrows.

- **Escrow Business** - means a commercial activity characterized by the regular and continuous carrying on of escrow transactions.

1.2 Basic Escrow Services

Basic Escrow Services includes any or all of the following services, as applicable to a particular transaction:

- document preparation;
- electronic document download, upload and printing;
- receipt of incoming funds and issuance of disbursements, whether by check, wire transfer;
- standard overnight delivery, including associated overnight delivery fees;
- standard courier and messenger services;
- notary fees and signing services
- mobile notary fees and signing services for (2) two or less transactions, with up to two signings for the selling party and up to two signings for the buying party);
- recording services and associated fees.
- 2nd Lien fee

Basic Escrow Services do not include the following services, the fees for which are set forth in Section 3.2:
- interest bearing account set-up;
- mobile home title transfer/elimination fees; and,
- transfer tax, sales tax or any other governmental entity taxes or charges.

Section II: Schedule of Escrow Fees

2.1 Sale Escrow Fees

The escrow fees for a residential cash/sale transaction with a purchase mortgage is set forth in Exhibit A and will be divided as instructed by the buyer/seller.

The services provided include the Basic Escrow Services.

2.2 Refinance Escrow Fee

Where no sale of real property is involved, the escrow fee for a residential refinance is $500.00.

The services provided include the Basic Escrow Services.

Section III: Special/Miscellaneous Fees

3.1 Additional Services/Escrow Fees

When services are requested or appropriate to a residential property transaction, which are in addition to those included in the Basic Escrow Services described in Section 1.2, the fee for the additional services shall be as follows:

- Interest Bearing Account Fee: $100.00
- Mobile Home Elimination/Title Transfer Fee: $300.00

3.2. Negotiated Rate
Under certain circumstances, Orchard Title Agency reserves the right to negotiate fees, including the utilization of the written escrow rate quoted for a specific transaction by an Arizona Department of Financial Institutions licensed escrow agent. Any such negotiated rate agreement must be in writing, signed by all parties to the agreement, and approved by an Orchard Title Agency officer or the escrow manager. A copy of said agreement will be kept in each file for which the rate applies. The charges set forth in Section A shall not apply to this section.

Exhibit A: Escrow Fees Schedule

<table>
<thead>
<tr>
<th>FEE TYPE</th>
<th>Up to $250K</th>
<th>Up to $500K</th>
<th>Up to $750K</th>
<th>Up to $1m</th>
<th>$1m +</th>
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<tr>
<td>Closing Fee</td>
<td>$1,100</td>
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<td>$1,600</td>
<td>$1,850.00</td>
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<td>Bundle Fee</td>
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<td>Filling &amp; Service Fee</td>
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<td>Signing Fee</td>
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<tr>
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<tr>
<td>Mobile Notary Fee</td>
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<td>$175</td>
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<tr>
<td>Subordinate/2nd Lien Closing Fee</td>
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