

Pioneer Title Agency, Inc.

SCHEDULE OF ESCROW SERVICE RATES,

MANUAL OF CLASSIFICATIONS,

and

RULES AND PLANS RELATING THERETO

FORWARD

This schedule of Rates, Manual of Classifications and Rules and Plans Relating Thereto is filed with the Arizona State Department of Financial Institutions, in accordance with Article 4, Chapter 7, Title 6, Arizona Revised Statutes.

This filing consists of the Schedule of Escrow Service Rates, Manual of Classifications and Rules and Plans Relating Thereto effective MAY 11, 2020.

IN WITNESS WHEREOF, the President of this Corporation have hereunto set their hands officially, this 22ND day of APRIL, 2020.

PIONEER TITLE AGENCY, INC.

BY: Phyllis L. Copp
Phyllis L. Copp, Vice President

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BASIC ESCROW RATE (ZONE 1)

Maricopa and Pinal Counties

Transaction Amounts To and including	Rate
\$10,000	660
20,000	660
30,000	660
40,000	660
50,000	660
60,000	660
70,000	680
80,000	690
90,000	700
100,000	710
110,000	730
120,000	740
130,000	750
140,000	760
150,000	780
160,000	790
170,000	800
180,000	810
190,000	820
200,000	850
210,000	860
220,000	870
230,000	880
240,000	900
250,000	910
260,000	920
270,000	930
280,000	950
290,000	960
300,000	970

From \$300,001 to \$1,000,000
Add per \$10,000 or fraction thereof\$12.00

Over \$1,000,000 add per \$10,000
or fraction thereof..... \$8.00

BASIC ESCROW RATE (ZONE 2)

Apache, Cochise, Coconino, Gila, La Paz, Mohave, Navajo, Yavapai and Yuma Counties

Transaction Amounts To and including	Rate
\$10,000	370
20,000	370
30,000	370
40,000	370
50,000	370
60,000	370
70,000	380
80,000	390
90,000	400
100,000	410
110,000	420
120,000	440
130,000	460
140,000	470
150,000	480
160,000	490
170,000	500
180,000	510
190,000	520
200,000	530
210,000	540
220,000	550
230,000	560
240,000	570
250,000	580
260,000	590
270,000	600
280,000	610
290,000	620
300,000	620

From \$300,001 to \$1,000,000
 Add per \$10,000 or fraction thereof \$6.00

Over \$1,000,000 add per \$10,000
 or fraction thereof..... \$4.00

BASIC ESCROW RATE (ZONE 3)

Graham and Greenlee Counties

Transaction Amounts To and including	Rate
\$10,000	310
20,000	310
30,000	310
40,000	310
50,000	310
60,000	310
70,000	310
80,000	337
90,000	337
100,000	337
110,000	360
120,000	360
130,000	386
140,000	386
150,000	386
160,000	410
170,000	410
180,000	436
190,000	436
200,000	436
210,000	446
220,000	456
230,000	466
240,000	476
250,000	486
260,000	496
270,000	506
280,000	516
290,000	526
300,000	526

From \$300,001 to \$1,000,000
Add per \$10,000 or fraction thereof \$6.00

Over \$1,000,000 add per \$10,000
or fraction thereof..... \$4.00

BASIC ESCROW RATE (ZONE 4)

Pima County

Transaction Amounts To and including	Rate
\$10,000	396
20,000	396
30,000	396
40,000	396
50,000	396
60,000	408
70,000	420
80,000	432
90,000	444
100,000	456
110,000	468
120,000	480
130,000	492
140,000	504
150,000	516
160,000	528
170,000	540
180,000	552
190,000	564
200,000	576
210,000	588
220,000	600
230,000	612
240,000	624
250,000	636
260,000	648
270,000	660
280,000	672
290,000	684
300,000	686

From \$300,001 to \$1,000,000
Add per \$10,000 or fraction thereof\$12.00

Over \$1,000,000 add per \$10,000
or fraction thereof..... \$8.00

GENERAL RULES

Pioneer Title Agency reserves the right to change any fees or rates contained herein as required by court ruling or legislation.

A. Computation from Basic Rate

1. The rates shall always be applied on fair value as defined in B. below in multiples of \$10,000.00 including any fraction thereof, unless a set flat rate charge applies.
3. Whenever a percentage of a Basic Rate is calculated due to the application of a discounted rate, the charge arrived at from the calculation will be rounded up to the next whole dollar amount.

B. Definitions

Commercial: Commercial means any property (including vacant land) that is not Residential as described below.

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)

Fair Value: The "Fair Value" shall be construed as the sales price of the property. Where a sale is not involved, the "Fair Value" shall be the principal amount of the new loan.

Residential: Residential means improved one-to-four family residences (residential property), condominiums, townhouses or other similar properties, or unimproved property that is intended for use as one-to-four family and/or manufactured homes that are affixed.

C. Geographic Application of Rates

Unless otherwise noted, the applicable escrow fees shall be determined by the county in which the escrow is handled and not where the property is located.

D. Rates and 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.

E. Separate Sales or Exchanges (Different Owners)

Basic Escrow Rate applicable on each separate sale, seller or exchange involved.

The Basic Escrow Rate applies on the amount of each individual sale or exchange even though there may be one common purchaser and the sales or exchanges are handled concurrently, and one or more separate escrows is involved.

F. Undivided Interest when Sold Separately from the Remaining Interest

Basic Escrow Rate applicable based upon the fair value of the interest covered.

CHAPTER I – ESCROW – RESIDENTIAL

E101 Sale - Basic Charge (Residential)

Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow.

Includes electronic mail document fee

E102 Sale with New Loan (Residential)

Charged in addition to the escrow fee when the sale and loan escrow are conducted simultaneously (including seller carryback financing). Services available under this section include:

Unlimited electronic mail documents, courier fees, and domestic wire fees.

Transactions handled in:

Zone 1	\$200.00
Zone 2 and 4	\$180.00
Zone 3	\$100.00

Discounts shall not apply to this charge.

E103 Seller All Inclusive Rate (Residential)

Charged in addition to the escrow fee when one or more of any combination of the following services are provided on behalf of the Seller: lien(s) against property being paid off through escrow, including Manufactured Home loans to obtain titles and/or releases, courier charges, or domestic wire fees. This rate includes unlimited reconveyance and tracking.

Transactions handled in:

Zone 1	\$200.00
Zone 2, 3, and 4	\$180.00

Discounts shall not apply to this charge.

Note: When closing non-typical transactions, limited services may be charged as set forth in Chapter V, in lieu of this rate.

E104 Subsequent Loans (Residential)

This rate is applicable to any subsequent loan closed with the new first loan.

Transactions handled in all Zones:
\$150.00 per additional loan

Discounts shall not apply to this charge.

E105 Loan Escrow (Residential)

Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow when:

- no transfer of title is involved, and the preparation of loan escrow documents are required by escrow.

A. Loan Escrow (Loan/Refinance/Construction/Permanent Loan)

This rate is applicable to any loan only transaction when there is no transfer of title and all loan documents are provided by the lender (institutional or private) for first loan. Services available under this section include the following:

- Unlimited reconveyance tracking, electronic mail documents, courier fees, and domestic wire fees.

Transactions handled in:
Zone 1 \$380.00
Zone 2, 3 and 4 \$340.00

Discounts shall not apply to this charge.

B. Volume Lender Bulk Refinance Rate (Zone 4 Only)

Loan Escrow services may be provided to any Lender, Mortgage Broker, Credit Union, or any other lending entity that processes in excess of 20 refinance transactions on an average monthly basis. Services available under this section include the following:

- Unlimited electronic mail documents, courier fees, and domestic wire fees.

Transactions handled in Zone 4 Only:
\$225.00

Discounts shall not apply to this charge.

C. Subsequent Loans (Residential)

This rate is applicable to any subsequent loan closed with the new first loan.

Transactions handled in all Zones:
\$150.00 per additional loan

Discounts shall not apply to this charge.

E106 Leasehold – Basic Charge (Residential)

The Leasehold Escrow Rate shall be 100% of the Basic Escrow Rate based upon the fair value of the property lease or the total amount of the lease payments, whichever is less.

CHAPTER II – ESCROW – COMMERCIAL

E201 Sale (Commercial) – All Zones

Services available under this section include the following:

- Unlimited electronic mail documents, reconveyance tracking, courier fees and domestic wire fees.

Up to \$2,000,000	70% of Basic Escrow Rate
\$2,000,001 to \$10,000,000	65% of Basic Escrow Rate
\$10,000,001 to \$25,000,000	60% of Basic Escrow Rate
\$25,000,001 to \$55,000,000	55% of Basic Escrow Rate
\$55,000,001 to \$75,000,000	50% of Basic Escrow Rate
\$75,000,001 and above	45% of Basic Escrow Rate

MINIMUM RATE: \$650.00 FOR ZONE 1 ALL OTHER ZONES NO MINIMUM

Discounts shall not apply to this charge.

E202 Sale with New Loan (Commercial)

Charged in addition to the escrow fee when the sale and loan escrow are conducted simultaneously (including seller carryback financing) for first loan. Services available under this section include:

- Unlimited electronic mail documents, courier fees, and domestic wire fees.

Transactions handled in:

Zone 1	\$250.00
Zone 2, 3 and 4	\$200.00

Discounts shall not apply to this charge.

E203 Seller All Inclusive Rate (COMMERCIAL)

Charged in addition to the escrow fee when one or more of any combination of the following services are provided on behalf of the Seller: lien(s) against property being paid off through escrow, including Manufactured Home loans to obtain titles and/or releases, courier charges, or domestic wire fees. This rate includes unlimited reconveyance and tracking.

Transactions handled in:

Zone 1	\$250.00
Zone 2, 3 and 4	\$200.00

Discounts shall not apply to this charge.

E204 Loan Escrow (Commercial)

Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow when:

- no transfer of title is involved, and the preparation of loan escrow documents are required.

A. Loan Escrow – Loan/Refinance (Not Construction/Perm)

This rate is applicable to any loan only transaction when there is no transfer of title and all loan documents are provided by the lender (institutional or private) for first loan.

Services available under this section include the following:

- Unlimited reconveyance tracking, electronic mail documents, courier fees, and domestic wire fees.

Up to \$500,000	\$450.00
\$500,001.00 to \$1,000,000	\$750.00
\$1,000,001 to \$3,000,000	\$1,000.00
\$3,000,001 and above	\$1,500.00

Discounts shall not apply to this charge.

B. Loan Escrow (Commercial Construction/Perm)

Services available under this section include the following:

- Unlimited electronic mail documents, reconveyance tracking, courier fees and domestic wire fees.

Up to \$2,000,000	70% of Basic Escrow Rate
\$2,000,001 to \$10,000,000	65% of Basic Escrow Rate
\$10,000,001 to \$25,000,000	60% of Basic Escrow Rate
\$25,000,001 to \$55,000,000	55% of Basic Escrow Rate
\$55,000,001 to \$75,000,000	50% of Basic Escrow Rate
\$75,000,001 and above	45% of Basic Escrow Rate

Minimum \$650.00 for Zone 1 all other Zones no minimum.

Discounts shall not apply to this charge.

E205 Subsequent Loans (Commercial)

This rate is applicable to any subsequent loan closed with the new first loan.

Transactions handled in all Zones:

\$200.00 per additional loan

Discounts shall not apply to this charge.

E206 Leasehold – Basic Charge (Commercial))

The Leasehold Escrow Rate shall be 100% of the Basic Escrow Rate based upon the fair value of the property lease or the total amount of the lease payments, whichever is less.

CHAPTER III – ESCROW - SUBDIVISION

E301 Sale (Subdividers, Builders and Developers) – All Zones

1 - 30 Units.....	70% of Basic Escrow Rate
31 - 70 Units	60% of Basic Escrow Rate
71 - 100 Units	40% of Basic Escrow Rate
101 - 500 Units	30% of Basic Escrow Rate
501 – 1000	20% of Basic Escrow Rate
1001 or more	10% of Basic Escrow Rate

MINIMUM RATE - \$ 100.00

Discounts shall not apply to this charge

CHAPTER IV- MANUFACTURED HOME ONLY

E401 Sale - Basic Charge (Manufactured Home Only)

Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow.

- Includes electronic document fee

E402 Sale with New Loan (Manufactured Home Only)

Charged in addition to the escrow fee when the sale and loan escrow are conducted simultaneously (including seller carryback financing) for first loan. Services available under this section include:

- Unlimited electronic mail documents, courier fees, and domestic wire fees.

Transactions handled in:

Zone 1	\$200.00
Zone 2, 3 and 4	\$180.00

Discounts shall not apply to this charge

E403 Seller All Inclusive Rate

Charged in addition to the escrow fee when one or more of any combination of the following services are provided on behalf of the Seller: lien(s) against Manufactured Home to be paid off in closing and to obtain titles and/or releases, courier charges, or domestic wire fees.

Transactions handled in:

Zone 1	\$200.00
--------	----------

Zone 2, 3 and 4 \$180.00

Discounts shall not apply to this charge.

Note: When closing non-typical transactions, limited services may be charged as set forth in Chapter V, in lieu of this rate.

E404 Loan Escrow (Manufactured Home Only)

Charge shall be 100% of the Basic Escrow Rate based on the fair value of the property in the escrow when:

- no transfer of title is involved, and the preparation of loan escrow documents are required by escrow.

A. Loan Escrow (Loan/Refinance/Construction/Permanent Loan)

This rate is applicable to any loan only transaction when there is no transfer of title and all loan documents are provided by the lender (institutional or private) for first loan. Services available under this section include the following:

- Unlimited reconveyance tracking, electronic mail documents, courier fees, and domestic wire fees.

Transactions handled in:

Zone 1	\$380.00
Zone 2, 3 and 4	\$340.00

Discounts shall not apply to this charge.

A. Subsequent Loans (Manufactured Home Only)

This rate is applicable to any subsequent loan closed with the new first loan.

Transactions handled in all Zones:

\$150.00 per additional loan

Discounts shall not apply to this charge.

E405 Manufactured Homes Title/Affixtures

Additional charge to the basic rate for obtaining the MSO (Manufacturers State of Origin) or the original Certificate of Title for a manufactured home and preparation of the Affidavit of Affixture or Transfer of Titles if there is existing title(s).

Transactions handled in:

Zone 1, 2 and 4	\$100 per home (not per title)
Zone 3	No Charge

CHAPTER V – ESCROW - SPECIAL RATES

E501 Business Escrow Rate

Any escrow wherein a business is being transferred, without real property, will be charged at twice the Basic Escrow Rate with a minimum charge of \$600.00.

Discounts shall not apply to this rate.

E502 Churches or Non-Profit Organization Rate

This rate is available to Churches and Non-Profit Organizations. Charge is 70% of the Basic Escrow Rate.

E503 Employee Rates

This rate is available to any employee of a Title Company.

For escrows handled by the Company in connection with the financing or refinancing, sale or purchase of:

1. primary residence no escrow fees charged
2. secondary properties 50% of the applicable escrow fees

E504 Investor Rate

This rate is available to individuals and entities who in the ordinary course of business invest money in real estate. Charge is 70% of the Basic Escrow Rate.

E505 Military Rate

This rate is available to active Military and Veterans. Charge is 70% of the Basic Escrow Rate.

E506 Public Servant Rate

This rate is available to currently employed Public Servants to include, but not limited to, teachers, policemen, firefighters, and emergency medical personnel. Charge is 70% of the Basic Escrow Rate.

E507 Negotiated Rate

The Company reserves the right to negotiate fees. Any such negotiated rate agreement must be in writing, signed by the parties to the agreement, and approved by the Company President. A copy of the agreement shall be maintained outside of the filed escrow rates.

E508 Pre Sale Rate (Yuma County Only)

A flat fee of \$330.00 will be charged on a residential resale transaction. This fee is applicable provided that the closing occurs within 12 months from the date of the Multiple Listing Service (MLS). This discount shall apply to closings performed in which the listing agent has disclosed the rate on the MLS listing prior to acceptance of the contract. Copy of the MLS listing required.

Excluded from this rate are Real Estate Owned properties (REO's), Short Sale transactions, and commercial properties.
Discounts shall not apply to this charge.

E509 Real Estate Agent Rate

This rate is available to active Realtors. Charge is 70% of the Basic Escrow Rate.

E510 Relocation Companies (High Volume)

For High Volume Relocation Companies, the rate shall be \$600.00 inclusive of miscellaneous fees.
Discounts shall not apply to this rate.

E511 Relocation Rate – Corporate Employee

Rates under this section are available for transactions insuring the purchase and resale of a home of an employee transferred by a corporation or a governmental entity from one area to another.
Charge is 70% of the Basic Escrow Rate.

E512 Senior Citizen's Rate

This rate is available to Senior Citizens (age 60 and over). Charge 80% of the Basic Escrow Rate.

CHAPTER VI – ESCROW - MISCELLANEOUS SERVICES

The rates under this section are minimum charges. Discounts shall not apply to charges under this section.

E601 Work Charges

When escrow services are requested under conditions for which no charge has been provided in this Schedule, or additional escrow work when unusual conditions are encountered, or when special services are provided, charges may be made at an hourly rate of \$100.00 per hour (with 1 hour minimum). Can be used for Holdbacks, Courtesy Deeds, Courtesy Signings and other items when a full escrow is not required

Additional Charges if required:

- | | |
|---|----------|
| 1. Preparation of documents needed to clear title and/or comply with lender's instructions. | \$100.00 |
| 2. Receipt and disbursement of funds | \$100.00 |
| 3. Acceptance and Recordation of documents | \$100.00 |

E602 Construction Controlled Escrow Fees

These charges shall be in addition to the Basic Escrow Rate:

\$30.00 Per Draw

\$70.00 Per Draw Inspection (does not apply when use of an outside vendor is required)

E603 Courier Charges

\$30.00 per package (includes express mail, overnight delivery, courier delivery)

E604 Escrow Only Service

Escrow services involving a transfer of real property where no title insurance is being issued but where title insurance would normally be issued.

Charge – 200% of the Basic Escrow Rate

E605 Exchange Fee

This charge shall apply to transactions involving a 1031 Tax Deferred Exchange or a simultaneous exchange of property.

Charge - \$100.00 for each exchange.

E606 Foreign Investment in Real Property Tax Act (FIRPTA) Filing Fee

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

Charge - \$200.00

E607 Interest Bearing Accounts

Setup of Trust Funds deposited into Interest Bearing Accounts - \$30.00.

E608 Maintenance Charges

A. \$25.00 per month for maintaining funds in escrow account after an escrow is in dispute and we have given both parties (Seller and Buyer) at least thirty days notice that said charge will accrue until the entire sum in the escrow has been exhausted, or the dispute has been resolved by mutual agreement or by court order, any applicable appeal period having lapsed, and the remainder is distributed accordingly.

B. \$25.00 for the re-issuance of any check not cashed after six months have elapsed since the date of issuance, or the entire sum uncashed, if less than \$25.00.

C. \$25.00 per month to maintain the funds in our account after one year has elapsed with a check remaining uncashed and unclaimed, until the entire sum of said uncashed check has been exhausted or claim has been made for the remainder, or in the event three years elapses, any unclaimed remainder will be sent to the State escheat fund.

E609 Reconveyance and Tracking Fee

Tracking, demanding, procuring and recording of Payoff Deeds for Agreement for Sale, Satisfactions of Mortgage, Releases of Liens Disclosed on Affidavits of Affixture, Deeds of Release and Reconveyance of Deed of Trust from Lender, Beneficiary or Servicing Agency, when a release is not available at closing for recordation.

This fee is non-refundable and does not represent the actual out-of-pocket expenditures of the company in connection therewith, but is a flat rate charge of \$100.00 per release. Reconveyances and releases will be recorded by the Company as a cost of doing business when this fee is charged.

THIS FEE IS NOT APPLICABLE WHEN PAYING OFF AN ACCOUNT SERVICED BY PIONEER TITLE AGENCY or YAVAPAI TITLE AGENCY.

E610 REO Transactions

When fees are invoiced to the Company for services provided by required Seller coordinating companies, said fees shall be charged in addition to Company escrow charges.

E611 Short Sale Escrow Rate

This rate shall apply when the transaction involves a "short sale" to be approved by an institutional lender. Charge 150% of the Basic Escrow Rate.

E612 Wire Fees (Outgoing)

Domestic Wires - \$30.00 per wire
International Wires - \$50.00 per wire

CHAPTER VII - ACCOUNT SERVICING

E701 – Account Servicing Charges

The following charges are the rates applicable for accounting and other services rendered in connection with an escrow pursuant to the instructions of the parties thereto.

Discounts shall not apply to charges under this section, with the exception of Employee Rates (E402).

Sierra Vista

The following charges are the rates applicable for accounts serviced through our Sierra Vista office.

TYPE OF FEE/SERVICES		
SET UP FEES		
In-House Acceptance/Set up Fee		\$100.00
Outside Acceptance/Set up Fee		\$150.00
Impound Acceptance/Set up Fee (new or adding to existing)		\$150.00
Lease w/Purchase Option Acceptance/Set up Fee (includes closeout fee)		\$175.00
Commission Account/Collateral Assignment Acceptance/Set up Fee		\$50.00
Holding Ledger Account Acceptance/Set Up Fee		\$50.00
Wrap Account/Delay Funding/Construction Loans (in addition to set up fee)		\$50.00
ANNUAL ACCOUNT SERVICING FEES**		Annual
Base Annual Fee		\$120.00
Impound Account		\$96.00
Additional Payees		\$48.00
Commission Account		\$48.00
Manual Monitoring		\$48.00
Payor Concurrent Obligation/Payee Obligation		\$48.00
Dormant Account Fee		\$50.00
ADDITIONAL SERVICES		
10 Day Demand Notice		\$75.00
Add and Demand (Taxes and Insurance)		\$75.00
Amortization Schedules		\$10.00
Assumption/Assignment		\$75.00
Close Out/Termination Fee		\$75.00
Copies of Cancelled Checks		\$5.00
Freeze on Account/Reinstatement		\$75.00
Full Release/Reconveyance		\$100.00
Late Notices		\$15.00
Letter - Proof Tax-Ins Paid		\$15.00
Modification		\$100.00
Name Change Only		\$25.00
NSF Fee		\$25.00 plus Bank Fee
Partial Release and Reconveyance		\$100.00
Pay by Phone Fee		\$20.00
Statement Fees (Status or Payoff)		\$75.00
Verification of Account (Charged to Requesting Party)		\$25.00

** Annual Account Servicing fees are paid per the term of the contract (Annual, Semi-Annual, Quarterly, Monthly, Bi-Monthly).

Maintenance Charges shall be \$25.00 per month to maintain the funds in our account after one year has elapsed with a check remaining uncashed and unclaimed, until the entire sum of said uncashed check has been exhausted or claim has been made for the remainder, or in the event three years elapses, any unclaimed remainder will be sent to the State escheat fund.

Special handling of account, not covered under the above fees, will be billed at the rate of \$75.00 per hour (with 1/3 hour minimum).

Kingman and Phoenix

The following charges are the rates applicable for accounts serviced through our Kingman and Phoenix offices.

TYPE OF FEE/SERVICES		
SET UP FEES		
In-House Acceptance/Set up Fee		\$100.00
Outside Acceptance/Set up Fee		\$150.00
Impound Acceptance/Set up Fee (new or adding to existing)		\$150.00
Lease w/Purchase Option Acceptance/Set up Fee (includes closeout fee)		\$175.00
Commission Account/Collateral Assignment Acceptance/Set up Fee		\$50.00
Holding Ledger Account Acceptance/Set Up Fee		\$50.00
Wrap Account/Delay Funding/Construction Loans (in addition to set up fee)		\$100.00
ANNUAL ACCOUNT SERVICING FEES**		Annual
Base Annual Fee		\$180.00
	1–Auto Debit/Credit	\$162.00
	2–Auto Debit/Credit	\$144.00
Impound Account		\$156.00
Additional Payees		\$90.00
Manual Monitoring		\$60.00
Special Handling		\$180.00
Dormant Account Fee		\$50.00
ADDITIONAL SERVICES		
10 Day Demand Notice		\$125.00
Add and Demand (Taxes and Insurance)		\$75.00
Amortization Schedules		\$10.00
Assumption/Assignment		\$100.00
Close Out/Termination Fee		\$75.00
Copies of Cancelled Checks		\$5.00
Freeze on Account/Reinstatement		\$75.00
Full Release/Reconveyance		\$100.00
Incoming Wire/Outgoing Wire		\$30.00
Late Notices		\$15.00
Letter - Proof Tax-Ins Paid		\$15.00
Modification		\$100.00
Name Change Only		\$25.00
NSF Fee		\$25.00 plus Bank Fee
Partial Release and Reconveyance		\$100.00
Pay by Phone Fee		\$20.00
Statement Fees (Status or Payoff)		\$100.00

Update Fees/Direct Payments	\$20.00
Verification of Account (Charged to Requesting Party)	\$25.00

** Annual Account Servicing fees are paid per the term of the contract (Annual, Semi-Annual, Quarterly, Monthly, Bi-Monthly).

Maintenance Charges shall be \$25.00 per month to maintain the funds in our account after one year has elapsed with a check remaining uncashed and unclaimed, until the entire sum of said uncashed check has been exhausted or claim has been made for the remainder, or in the event three years elapses, any unclaimed remainder will be sent to the State escheat fund.

Special handling of account, not covered under the above fees, will be billed at the rate of \$75.00 per hour (with 1/3 hour minimum).

Fees for special circumstances such as entry of a large number of accounts from one client, prepaid fees, established accounts being transferred from another servicing agent or other bulk type transactions will be negotiated on a case by case basis.

CHAPTER VIII - TRUSTEE'S SALE

E801 Trustee's Sale Charges

The following charges are the rates applicable for Trustee Sales handled by the Company as Trustee under a Deed of Trust pursuant to A.R.S. beginning at 33-801.

- A. Trustee's Fees shall be one-half of one per cent of the unpaid principal balance under the Promissory Note secured by the Deed of Trust.
 - 1. A 25% discount will be applied to Trustee's Fees for Sales reinstated or cancelled within 30 days of recordation of the Notice of Trustee's Sale.
 - 2. An additional fee of \$50.00 will be charged for each Postponement of Sale.

MINIMUM CHARGE - \$400.00

Rates for special circumstances such as Sales for multiple Deeds of Trust from one Beneficiary will be negotiated on a case by case basis.

(The Trustee's Fees outlined in this section DOES NOT include the cost of mailing, posting, or publishing as require by Arizona Statute and DOES NOT include charges incurred if the use of an outside vendor is required.)

CHAPTER IX – SUBDIVISION TRUSTS

E901 Subdivision Trust Charges

The following charges are the rates applicable for accounting and other services rendered in connection with subdivision trust escrows pursuant to the instruction of the parties thereto.

This schedule is published for the convenience of our Trust Beneficiaries. Trustee reserves the right to amend this schedule from time to time. "Beneficiary" as referred to herein shall mean: one married couple; one party as his sole and separate property one partnership (general, limited or joint venture); or one corporation. An additional charge of \$15.00 will be made for each added beneficiary.

A. ACCEPTANCE RATE

1.	Single Beneficiary Trust	\$150.00
2.	Double Beneficiary Trust	\$400.00
3.	Junior Trust (for property in underlying Senior Trust)	\$250.00
4.	Amendment to Trust Agreement	\$50.00

B. ANNUAL RATE

1.	Single Beneficiary Trust	\$150.00
2.	Double Beneficiary Trust	\$175.00
3.	Junior Beneficiary Trust	\$250.00

Annual fees are payable in advance (at close of escrow or Trust acceptance). Annual fee is to be prorated for any fractional part of the year during which the Trust may continue.

C. ACCOUNTING SERVICES

(See Chapter VI Account Servicing Charges for filed rate schedule UNLESS rates are separately stated under this Chapter VIII Subdivision Trust Charges.)

D. ADMINISTRATIVE SERVICES

1.	Deed and Affidavit processing	
	a. Deed prepared by Pioneer Title Agency	\$25.00
	b. Deed prepared by other Title Company	\$60.00
2.	Processing of Lease, Easement or other instrument	\$50.00

3. Acceptance of each assignment of Beneficial interest \$50.00
4. State or Federal Lease and State Certificate of Deposit
 - a. Acceptance Fee \$50.00
 - b. Annual Fee \$50.00
5. Additional parcels of land into the Trust (per parcel)\$50.00
6. Option Fee
 - a. Acceptance Fee (if not in original Trust) \$50.00
 - b. When exercised \$50.00
7. Court appearance by Agency employee per hour plus travel time and expenses \$75.00

E. CLOSING OR DISTRIBUTION RATES

1. Single Beneficiary Trust \$100.00
2. Double Beneficiary Trust \$150.00

If all property is sold or conveyed by Trustee during the normal course of administration of the Trust, there will be no closing or distribution charge, except for the charges of a title insurer for final examination.

F. EXTRAORDINARY SERVICES

A reasonable charge will be made for extraordinary services rendered at the rate of \$100.00 per hour.