SOLUTIONSTAR SETTLEMENT SERVICES LLC
SCHEDULE OF ESCROW AND TRUST SERVICE CHARGES
FOR THE STATE OF ARIZONA

REVISED 11/07/2014
Schedule of Escrow and Trust Service Charges

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SOLUTIONSTAR SETTLEMENT SERVICES LLC
SECTION ONE
General Escrow Rules

1.1 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 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 non-happening 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, promisor, promissor, obligee, obligor, bailee, bailor, or a designated agent or employee or any of them. Escrow includes subdivision trusts. (A.R.S. 6-801, as Amended). All references to "the Company" hereinafter shall mean SOLUTIONSTAR SETTLEMENT SERVICES LLC.

1.2 Escrow Fees
The Basic Escrow Rate schedule incorporated herein in Section Four is applicable to all escrows and is the escrow rate that will be used for computing charges when escrow services are performed, subject to the provisions herein.

1.3 Computation of Fees
1. Except as otherwise designated herein escrow rates shall always be applied on a per unit basis in multiples of $10,000.00, including any fraction thereof, in accordance with the division of such units as set forth in Schedule Four.
2. 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 highest dollar.

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

1.5 Governmental Contracts
When the Company has entered into an agreement with a governmental agency, quasi-governmental agency, public utility company or other governmental sponsored or funded organization for the furnishing of escrow services the sale or financing of real property, the charge shall be seventy-five percent (75%) of the otherwise applicable escrow rate.

1.6 Escrow Fees Not Scheduled Herein
Escrow services may be required in some cases and under conditions for which no charge has been provided in this Schedule. In those instances, the charge shall be computed on the basis of $60.00 per employee hour, together with any and all charges made by outside vendors. An estimate of all such charges will be given at the time the services are requested, and the actual charges will be shown on a final settlement sheet or billing statement when the work is completed.

1.7 Additional Charges
The fees and charges as set forth in Sections Two through Five herein are MINIMUM RATES. Additional charges will be added when warranted. The Company shall make additional charges when the parties to the escrow, including their agents and/or representatives, make demands that cause the escrow holder to perform additional duties or to spend an inordinate amount of time processing the escrow on the basis of $50.00 per each employee hour or fraction thereof. These charges shall be quoted by the Company and disclosed on the "FINAL SETTLEMENT STATEMENT" and/or billing statement.

1.8 Fair Value
The fair value of any parcel being escrowed shall be construed to be the sales price or full fair market value of any parcel(s), including the encumbrances, whichever is greater. In those situations where a sale is not involved, the fair market value shall be determined from all available sources of information, i.e., SOLUTIONSTAR SETTLEMENT SERVICES LLC
SECTION ONE
General Escrow Rules (continued)
amount of encumbrances, assessed value, etc. In no event shall the fair market value be less than the sum
of the unpaid principal balances of the mortgages, deeds of trust and/or contracts to which the property is
subject.
1.9 Separate Sales or Exchanges
A separate charge, based upon the fair value, will be applicable on each separate sale or property
involved, even though there may be one common purchaser and the sales are handled concurrently, if the
ownership of the properties and/or parcels are not common, i.e., owned by the same seller.

SECTION TWO
Escrow Charges
2.1 Basic Sale Escrow
Except where otherwise designated herein the minimum charge of one-hundred percent (100%) of the
Basic Escrow Rate shall apply to sale escrows.
2.2 Residential Short Sale - Inclusive Escrow Charge
The following charges apply in a sale escrow when the subject property a single-family residence of one
to four units or a residential condominium wherein the purchase price is less than the sum of the
encumbrances and where the holder(s) of the encumbrances consent to release a security interest in the
property without the full payment of the obligation secured (a short sale).
Purchase Price Escrow Charge
Up to $150,000 $1,200.00
$150,001 to $300,000 $1,400.00
$300,001 to $500,000 $1,600.00
$500,001 to $750,000 $1,900.00
$750,001 to $1,000,000 $2,100.00
Over $1,000,000: If an additional charge is to be made, such charge shall be based and quoted
upon the costs incurred and the additional responsibilities assumed by the Company.
Included within the above shown rates are the Miscellaneous Service Charges for Re-conveyance
Tracking, Interest Bearing Accounts, Overnight Delivery Service, Internal Courier Service, Special
Courier Service, Electronic Funds Transfer, Recording Charges, Electronic Transmission of Loan
Documents and the processing of a concurrently made purchase money loan or loans.
2.3 Residential REO Escrow Only Processing - Basic Charge
When the Company agrees to provide escrow service, without it also being the policy issuing agent for
the title insurance, in a transaction which involves the resale of an REO (real estate owned) property from
the foreclosing lender or its nominee, a basic charge of $1,200.00 for a cash purchase or $1,450.00 when
the purchase involves a loan shall apply for such services for sales up to $1,000,000.
Over $1,000,000: If an additional charge is to be made, such charge shall be based and quoted
upon the costs incurred and the additional responsibilities assumed by the Company.
Included within the above shown rates are the Miscellaneous Service Charges for Real Estate Owned
(REO) Escrows, Interest Bearing Accounts, Overnight Delivery Service, Internal Courier Service, Special
Courier Service, Electronic Funds Transfer, Recording Charges, Electronic Transmission of Loan
Documents and the processing of a concurrently made purchase money loan or loans.
2.4 Loan Escrow Service- Concurrent Loans in a Sale Escrow
Concurrently made loans processed with a sale escrow— an additional charge of $100.00 per loan shall be
added to the applicable sale escrow rate. Unless otherwise mutually instructed by the parties to the
escrow, the additional charge for a first loan will be allocated equally between the seller and buyer, the
additional charge(s) for any other subordinate financing will be charged entirely to the buyer.
SECTION TWO
Escrow Charges (continued)

2.5 Loan Escrow Service- For Residential Properties
Escrow service rendered in connection with the financing of residential properties shall be provided at a charge of $650.00. Included within this charge shall be the miscellaneous service charges for up to: one (1) re-conveyance tracking; two (2) overnight delivery services; internal courier service; one (1) special courier service; one (1) electronic funds transfer; one (1) electronic transmission of loan documents and the payment of two (2) unsecured obligations. Additional miscellaneous services may be provided pursuant to the charges contained in Section Three herein. Concurrently made subordinate loans covering the same property shall be processed for an additional charge $100.00 per loan.
For purposes of this rate a residential property is deemed to be a single family residence of one to four units, a vacant parcel of land designated for development as a single family residence or a residential condominium.

2.6 Loan Escrow Service- For All Other Properties Except Residential
Escrow service rendered in connection with the financing of all other properties except residential (as defined above) shall be provided based on the loan amount and at the following charges:

<table>
<thead>
<tr>
<th>Loan Amount Escrow Charge</th>
<th>Up to $1,000,000 $700.00</th>
<th>$1,000,001 to $3,000,000 $1,000.00</th>
<th>$3,000,001 and over $1,300.00</th>
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</thead>
</table>

Concurrently made subordinate loans covering the same property shall be processed for an additional charge $100.00 per loan.

2.7 Limited Escrow Service
In connection with an order for title insurance, the Company will provide limited escrow service in support of a primary escrow agent for $75.00 per order. Services available under this section are limited to the following:

A. The receipt of funds and/or written instructions from the primary escrow holder and/or from any lender whose loan will be insured.
B. The disbursement of funds for the elimination of any matters affecting title, but only to the extent authorized by specific written instructions.
C. Other escrow services required in support of primary escrow holder, of an unusual nature, not readily foreseen for which an appropriate charge may be made consistent with additional costs and/or liability assumed by the Company.

NOTE 1: This limited escrow service DOES NOT include procuring demands nor disbursements of funds to persons other than for the purpose of elimination of matters affecting title to the land to be insured.
NOTE 2: If a lender’s instructions authorize disbursement to persons other than the escrow holder, the escrow holder must approve the lenders’ instructions in writing and supplement them with its own written instructions for disbursement of any loan funds which remain for disposition.

2.8 Veteran Administration Refinance Fee
The charge for escrow services rendered in connection with a refinance of a veteran’s primary residence in a loan transaction where Veterans Administration regulations specifically prohibit the veteran from incurring an escrow fee shall be $100.00, which charge cannot be paid by the veteran.
SECTION TWO
Escrow Charges (Continued)

2.9 Leasehold Escrow
The leasehold escrow fee (other than oil, gas or mineral leases) shall be one-hundred percent (100%) of the Basic Escrow Rate based upon the fair market value of the property leased or the total amount of the lease payments, whichever is less.

2.10 Commercial, Industrial and Developer Escrow Charges
The charges below shall be applicable to escrows handled in connection with the sale or resale of commercial and industrial subdivisions or projects.
Said charges shall also apply to escrow transactions for the sale of the personal residence of the developer, builder or subdivider and to escrow transactions handled in connection with the resale of properties that have been acquired by a developer, builder or subdivider as a trade in. A developer or builder is defined as an individual, a group of individuals or an entity whose occupation or purpose is the acquisition and/or development of real property for sale or lease. The occupation or purpose of a subdivider is defined as one who causes land to be subdivided into a subdivision by filing a plat in accordance with statutes pertaining thereto, or who acquires lots or tracts in a filed subdivision, for the purpose of sale or lease.
The basic charge is computed on a per-unit basis at the following percentage figures based upon the full sales price, loan amount or unit value under a lease of each separate unit according to the number of units within a given project:

1 - 100 units 75% of Basic Escrow Rate
Minimum $150.00 per unit

101 or more units 65% of Basic Escrow Rate
Minimum $150.00 per unit

2.11 Limited Builders Rate - Escrow Charges
In escrows handled in connection with the sale, resale or lease of subdivided residential properties including improved and unimproved lots, condominiums or other residential developments, except for timeshare projects, where individual units are offered for sale, the seller's one-half portion of the escrow fee allocated to the builder/developer, per unit, shall be computed at twenty-five percent (25%) of the amount of the Basic Escrow Rate otherwise applicable to the sellers portion.

2.12 Escrow Timeshare Charges
The charges below shall be applicable to escrow service provided in connection with the sale or financing of a Timeshare Estate as defined in ARS Section 33-2201 (II).
Timeshare escrow services are inclusive of ordinary settlement services, including (a) the receipt of funds, whether provided by a buyer, a lender or other party; (b) the disbursement of funds, not to exceed four (4) individual checks or electronic transfers; and (c) coordinating the execution of documents. Extraordinary settlement services may be provided when requested and available under the provisions of paragraph 2.17 of Section Two herein.
The basic charge for Recording Charges in paragraph 3.12 of Section Three herein shall not be applicable in an escrow where these timeshare rates apply. The charge for the recording documents in connection with a timeshare escrow shall be the governmental fee imposed.

Developer Sales:
The following charges shall apply to timeshare escrow services rendered in connection with the sale of a timeshare interval or interest where the transaction is the initial sale from the project developer or the resale of an interval or interest reacquired by the project developer. Project developer includes, for the purposes of this rate, project management associations formed for the ongoing management of the project in addition to builders and developers. The basic charge is computed on the number of ownership intervals or interests being the number of "units" within a given project:
SECTON TWO
Escrow Charges (continued)

Up to 100 Units $100.00
101 up to 250 Units $ 85.00
Over 251 Units $ 65.00

Non-Developer Sales:
A charge of seventy-percent (70%) of the Basic Escrow Rate shall apply to the sale of a timeshare interval or interest where the seller is someone other than a project developer as defined herein.

Loan Escrows:
The following charges shall apply to the financing of a timeshare interval when there is no transfer of title involved and where all of the loan documents are provided by the new lender. The basic charge is computed on the number of timeshare intervals or "units" within the given project:
Up to 100 Units $100.00
101 up to 250 Units $ 85.00
Over 251 Units $ 65.00

2.13 Investors Escrow Charge
The charges below apply, except for timeshare transactions, when the Company has been informed that the seller or buyer is a "real estate investor,. A real estate investor, is defined as an individual, a group of individuals or an entity whose primary business is the investment in real estate for profit. The Investors Escrow Charge shall also apply to real estate licensees who are selling or buying their primary residence. These charges herein pertain only to that portion of the escrow fee paid by the real estate investor or real estate licensee. Minimum charges apply.

Basic Charge:
Transaction Amount  % of the Basic Escrow Rate Applicable
$0 to 1,000,000 80%
1,000,001 to 2,000,000 65%
2,000,001 to 15,000,000 60%
15,000,001 to 50,000,000 55%
50,000,001 and over 50%

2.14 Relocation Escrow Charge
The escrow fees charged to a relocation company shall be sixty-five percent 65% of the fees applicable for the type of service requested.

2.15 Churches or Charitable Non-Profit Organizations Escrow Charge
When the Company has entered into an agreement to provide escrow services to a church, charitable or like eleemosynary non-profit organization holding tax-exempt status from the Internal Revenue Service the charge shall be fifty percent (50%) of the otherwise applicable escrow rate, with minimum fee of $300.00.

Only transactions that involve improved land or vacant land (on which concurrent improvements are planned) that currently are or will be utilized as church buildings, church affiliated schools or for activities directly related to the purposes for which the non-profit organization was formed are eligible to be the subject of the agreement. All other transactions, including but not limited to, transactions involving properties that are donated, purchased or sold with the intent of generating revenue are not permitted to be included within the scope of an agreement. Furthermore, the charges contemplated under any such agreement can only pertain to that portion of the escrow fee that the church or non-profit organization is obligated to pay.

(5)
SECTION TWO
Escrow Charges (continued)

2.16 Commercial Closing Service
In a commercial transaction wherein the Company is required to produce a minimum amount of instructions and/or documents with the bulk of the instructions and documents for the transaction being supplied to the Company, the following charges shall apply for the coordination of the closing:
A. For transactions up to and including $1,000,000 the charge shall be $750.00
B. For transactions over $1,000,000 the charge shall be $1,500.00

2.17 Negotiated Rate
Under certain circumstances, 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 Company management. A copy of the agreement shall be maintained outside of the filed escrow rates.

SECTION THREE
Miscellaneous Service Charges
3.1 Basic Charge- Real Estate Owned (REO) Escrows
A charge of $300.00 shall apply to escrows involving the sale of foreclosed residential properties wherein the seller is the foreclosing beneficiary (or its nominee) under a deed of trust or mortgage or the grantee on a deed in lieu of foreclosure. This charge shall be added to and become part of the sale escrow rate that is otherwise applicable herein.

3.2 Basic Charge- Expanded Short Sale Services
A charge of $300.00 shall apply when by specific request the Company agrees to provide its expanded package of short sale services in support of a proposed short sale transaction wherein one or more creditors must consent to release their security interest in the subject property without the full payment of the obligations secured. This charge, unless otherwise directed by the principals to the transaction will be added to the seller's portion of the escrow fee.

3.3 Basic Charge- Document Preparation
The charge for the preparation of documents is $50.00 per employee hour or fraction thereof and shall be in addition to the Basic Escrow fee.
Charges for document preparation shall be quoted in advance and approved by the party responsible for payment.

3.4 Basic Charge- Re-conveyance Tracking Fee
In lieu of a re-conveyance fee, a $90.00 nonrefundable charge shall be assessed to the seller/borrower as a tracking fee for each mortgage or deed of trust that is to be released as a condition for the close of the subject escrow irrespective of the costs incurred to or the time spent by the Company. This fee is made for the purpose of facilitating the timely release of a mortgage or deed of trust either by the recordation of a release of the obligation as provided for in A.R.S.33-707E or by a discharge of the obligation obtained directly from the lender.

3.5 Basic Charge -Interest Bearing Accounts
The basic charge for the opening, servicing and closing of an interest bearing account for funds deposited into an escrow is $50.00 per account.

3.6 Basic Charge -Overnight Delivery Service
The basic charge for each overnight delivery package sent by the Company is $25.00.

3.7 Basic Charge -Internal Courier Service
A charge of $40.00 per file will be made for ordinary scheduled internal courier service.

3.8 Basic Charge -Special Courier Service
The charge for special courier service shall be $25.00 per occurrence.

3.9 Basic Charge -Electronic Funds Transfer (Outgoing)
The basic charge for each outgoing electronic funds transfer is $15.00.
SECTION THREE
Miscellaneous Service Charges (continued)

3.10 Basic Charge - Payment of Unsecured Obligations
There will be a charge of $15.00 for each check issued in an escrow for the payment of unsecured obligations including but not limited to credit cards, personal property loans and other merchandise or service related credit accounts.

3.11 Basic Charge - Mobile Homes
Manufacturers State of Origin (MSO) Fee - $250.00
Affidavit of Affixture and filing with Motor Vehicle Department - $250.00

3.12 Basic Charge - Recording Charges
The charge for the recording or filing of documents per escrow transaction shall be:
A. For residential properties $50.00;
B. For commercial properties $100.00;
The Company however may accept and use funds provided to the Company with any follow up document such as re-conveyances or releases which are sent for recording after the close of escrow.

3.13 Basic Charge - Electronic Transmission of Loan Documents
A charge of $50.00 per file will be made when a lender electronically transmits a loan document package to the Company for printing and assembly.

SECTION FOUR
Basic Escrow Rate

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SOLUTIONSTAR SETTLEMENT SERVICES LLC
SECTION FOUR
Basic Escrow Rate (continued)

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SECTION FIVE
Trust Services- Fee Schedule

5.1 Trust Servicing
The following charges are the minimum rates applicable for trust services rendered in connection with an escrow or trust servicing account pursuant to the instruction of the parties thereto:

Acceptance Fee
- Single $ 250.00
- Double $300.00
- Junior $400.00

Substitution of Trustee $150.00

Annual Fee
- Single $200.00
- Double $250.00
- Junior $400.00

Additional Beneficiaries (each) $50.00

Commission
- Acceptance $100.00
- Annual $75.00

Additional payee (each) $30.00

Collateral Assignment
- Acceptance $200.00
- Annual $150.00

SOLUTIONSTAR SETTLEMENT SERVICES LLC
SECTION FIVE
Trust Services- Fee Schedule (Continued)
5.1 Trust Servicing (continued)

Release provisions 200.00
Assignment 100.00
Release provisions 200.00
Assignment 100.00
Deed and Assignment 150.00
Fax Fee 5.00
Late Notice Billing 10.00
Money Assignment
Acceptance 150.00
Late Notice Billing 10.00
Money Assignment
Acceptance 150.00
Annual 150.00
Payee change 50.00
Additional payee (each) 30.00
Change of Payee- Name Only 50.00
Savings Accounts
Acceptance $ 50.00
Annual Y2 of 1%
Min-100 .00
Max- 1,000.00
Returned Check (N.S.F.) charge 25.00
includes Bank charges and the Company's additional labor costs
Review and Analysis- per hour 50.00
Transaction History- per year 10.00
Amendment to Trust 150.00
Leases and C.P.'s
Acceptance 100.00
Annual 100.00
Transfer 50.00
Option to Purchase
Acceptance 200.00
Exercising 125.00
Forfeiture Fees
Default 100.00
Forfeiture 200.00
Completion 10000
Additional notices (each) 10.00
Reinstatement 250.00
(Plus title fees, mailing fees, etc.)
Miscellaneous Document Execution- per document 50.00
Property Addition- per parcel 75.00
Deed Fee
Excess of 1 lot (each) 20.00
Execution of deed when escrow is not handled by O.R.T.A. 200.00

SOLUTIONSTAR SETTLEMENT SERVICES LLC
## SECTION FIVE

### Trust Services- Fee Schedule (Continued)

#### 5.1 Trust Servicing (continued)

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Closing Fee</td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$200.00</td>
</tr>
<tr>
<td>Double</td>
<td>300.00</td>
</tr>
<tr>
<td>Cancellation</td>
<td>125.00</td>
</tr>
<tr>
<td>Releases, Collateral Assignments, etc.</td>
<td>50.00</td>
</tr>
<tr>
<td>Cashiering Funds</td>
<td>15.00</td>
</tr>
<tr>
<td>Miscellaneous Fees-per hour</td>
<td>50.00</td>
</tr>
<tr>
<td>Court Appearances (Maximum per day, Plus costs)</td>
<td>200.00</td>
</tr>
</tbody>
</table>

#### 5.2 Subdivision Trust Charges- Trust Accounting

The rates for collection services for transactions creating a deferred obligation payable to a trustee of a subdivision trust wherein the subject property of said transaction is an unimproved lot or parcel as defined in A.R.S. Sec. 32-2101 are as follows:

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Annual Fee</td>
<td></td>
</tr>
<tr>
<td>Set up fee (one-time charge per account)</td>
<td>$100.00</td>
</tr>
<tr>
<td>Minimum service fee</td>
<td>72.00</td>
</tr>
<tr>
<td>Fee for each additional payee</td>
<td>40.00</td>
</tr>
<tr>
<td>Impound accounts (one parcel)</td>
<td>100.00</td>
</tr>
<tr>
<td>Impound account- additional parcels (each)</td>
<td>50.00</td>
</tr>
<tr>
<td>Fee to administer late charge provisions</td>
<td>40.00</td>
</tr>
<tr>
<td>Fee to administer deficit interest provisions</td>
<td>40.00</td>
</tr>
</tbody>
</table>

### Additional Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assignment/transfer fee (in addition to statement fee)</td>
<td>75.00</td>
</tr>
<tr>
<td>Statement fee- status, assumption, payoff</td>
<td>75.00</td>
</tr>
<tr>
<td>Statement update after 60 days</td>
<td>50.00</td>
</tr>
<tr>
<td>Closing of account</td>
<td>50.00</td>
</tr>
<tr>
<td>Withdrawal of account</td>
<td>100.00</td>
</tr>
<tr>
<td>Partial release of property</td>
<td>100.00</td>
</tr>
<tr>
<td>Verification of account</td>
<td>25.00</td>
</tr>
<tr>
<td>Overnight delivery fee, per delivery</td>
<td>15.00</td>
</tr>
<tr>
<td>Courier fee</td>
<td>10.00</td>
</tr>
<tr>
<td>Wire transfer fee, per outgoing wire</td>
<td>15.00</td>
</tr>
<tr>
<td>Accounting entries requested by parties to account</td>
<td>50.00</td>
</tr>
<tr>
<td>Amortization schedule -straight</td>
<td>1000</td>
</tr>
<tr>
<td>Copy of cancelled check- per check</td>
<td>10.00</td>
</tr>
</tbody>
</table>

### SOLUTIONSTAR SETTLEMENT SERVICES LLC
SECTION FIVE
Trust Services- Fee Schedule (Continued)
Re-conveyance fee- full 60.00
Re-conveyance fee -partial 75.00
Extra work charge, billed at $50.00 per hour, minimum of 1 hour

5.3 Forfeiture Fees:
Notice requiring strict performance $ 100.00
Notice of election to forfeit 200.00
Affidavit of completion of forfeiture 100.00
(Note: a fee of $10.00 per party will be charged on each notice in excess of one, plus title, recording and mailing fees)
Voluntary forfeiture 200.00
Note: Additional charges may be made when circumstances require extraordinary work and time. Fees for services not included in this schedule will be charged at the rate of $50.00 per employee hour or fraction thereof.
The above charges are subject to change at any time upon filing with and acceptance by the Arizona Department of Insurance and/or the Arizona State Banking Department.

(11)

SOLUTIONSTAR SETTLEMENT SERVICES LLC