

Equity National Title and Closing Services, Inc.

DBA Equity National Title Agency of Arizona, Inc.

Escrow Fees and Charges

Effective Date: 10/1/2019

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Section 1- General Definitions

“Escrow” means any transaction wherein any property, money, written instrument or evidence of title to real 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 rights, title or interest therein in connection with the sale, transfer, encumbrance or lease of real or personal property, to be delivered or redelivered by the person upon the contingent happening or non-happening of specified event or performance or nonperformance of a prescribed act, when it is then delivered by such person to a grantee, grantor, promise, promisor, obligee, obligor, bailee, bailor, or designated agent or employee or any of them. Escrow includes subdivision trust. (A.R.S. 6-801)

“Escrow Agent” means any person engaged in the business of accepting escrow. (A.R.S. 6-801)

“Escrow Business” means any commercial activity characterized by the regular and continuous carrying on of escrow transactions. (A.R.S. 6-801)

1.0 Refinance Bundled Escrow Rate

“Refinance Bundled Escrow Rate” includes the following services: Obtaining payoffs; clearing title related matters; coordinating the closing event; preparing the closing disclosure/settlement statement; delivering documents to the notary/closing agent; and disbursing the funds.

“Additional Charges.” Refinance transactions are subject to any additional items listed in the additional charges (7 and 8) section, as applicable.

Refinance Bundled Escrow Rate: \$570

2.0 Home Equity Bundled Escrow Rate

“Home Equity Bundled Escrow Rate” includes the following services: Obtaining payoffs; clearing title related matters; coordinating the closing event; preparing the closing disclosure/settlement statement; and delivering documents to the notary/closing agent.

“Additional Charges.” Home Equity Escrow transactions are subject to any additional items listed in the additional charges section (7 and 8), as applicable.

Home Equity Bundled Escrow Rate: \$450

3.0 Resale Bundled Escrow Rate

“Buyer Bundled Escrow Rate” includes the following services: Clearing title related matters; coordinating the closing event; preparing the closing disclosure/settlement statement; delivering documents to the notary/closing agent; and disbursing the funds.

“Seller Bundled Escrow Rate” includes the following services: Clearing title related matters; coordinating the closing event; preparing the closing disclosure/settlement statement; delivering documents to the notary/closing agent; and disbursing the funds.

“Additional Charges.” Resale transactions are subject to any additional items listed in the additional charges section (7 and 8), as applicable.

Buyer Bundled Escrow Rate: \$595

Seller Bundled Escrow Rate: \$250

4.0 REO Bundled Escrow Rate

“Seller and Buyer REO Bundled Escrow Rate” includes the following services: Obtaining payoffs; clearing title related matters; coordinating the closing event; preparing the closing disclosure/settlement statement; delivering documents to the notary/closing agent; and disbursing the funds.

“Additional Charges” REO transactions, are subject to any additional items listed in the additional charges section (7 and 8) when applicable.

REO Bundled Escrow Rate, Buyer and Seller: \$1,185.00, split between buyer and seller.

REO Bundled Escrow Rate, Seller only: \$810

5.0 Commercial Refinance Bundled Escrow Rate

“Commercial Refinance Bundled Escrow Rate” includes the following services: Obtaining payoffs; clearing title related matters; coordinating the closing event; preparing the closing Disclosure/settlement statement; delivering documents to the notary/closing agent; and disbursing the funds.

“Additional Charges” Commercial transactions, are subject to any additional items listed in the additional charges section (7 and 8) when applicable.

Commercial Refinance Bundled Escrow Rate: \$895

6.0 Commercial Resale Bundled Escrow Rate

“Commercial Resale Bundled Escrow Fee” includes the following services: Clearing title related matters; coordinating the closing event; preparing the closing disclosure/settlement statement; delivering documents to the notary/closing agent; and disbursing the funds.

“Additional Charges” Resale transactions, are subject to any additional items listed in the additional charges section (7 and 8) when applicable.

Commercial Resale Bundled Escrow Rate:

Negotiated rate between buyer and seller not to exceed \$1200. This is exclusive of all other additional charges, as may be applicable.

7.0 Additional Charges

These charges are applicable to services not otherwise included in the bundled rates.

“Courier Service” is the cost of shipping documents related to the transaction.

“Disbursement Service” A fee charged for disbursing escrow monies held for the transaction.

“Document Preparation Fee” Charge for any legal document is to be created to be recorded in to land evidence.

“Interest Bearing Trust Account Service” the cost of opening an interest bearing trust account on behalf of either the seller or buyer.

“International Shipping” Is the fee charged for transportation of loan documents or correspondence that originated outside the US or its territories

“Reclose Fee” A fee charged for re-executing documents if the agent shows up at the closing location and the lender or buyer require the file to reclose.

“Recording Service” is the fee for filing documents in the land records.

“Returned Check Fee” Is a fee for any deposited check in to escrow that is dishonored.

“Seller Payoff Fee” is the service for obtaining the current payoff for all liens, judgements affecting title tied to the sale of the property.

“Split Closing Fee” A fee charged for doing multiple signings at different locations.

“Stop Payment Fee” Is a fee for placing a stop payment with the bank on any uncashed check that required to be recut. The fee is deducted from the check that is being recut.

“Unclaimed Check Fee” Is fee for following up on stale or unclaimed checks that has gone uncashed for a period over 30 months from the date of issuance. The fee is deducted from the check that has gone uncashed.

“Tax Search” is the services of obtaining the current ax information on the property which is subject matter of the transaction.

Additional Charges Fees

Courier Service:	\$45
Disbursement Service:	\$120
Document Preparation Fee:	\$95
Interest Bearing Trust Account Service:	\$25

International Shipping:	\$125
Reclose Fee:	\$150
Recording Service:	\$45
Returned Check Fee:	\$25
Seller Payoff Fee:	\$25 each payoff obtained
Split Closing Fee:	\$195
Stop Payment:	\$20
Unclaimed Check Fee:	\$25
Tax Search:	\$45

8.00 Fee Deviations or Additional Costs

Under certain circumstances, the Company reserves the right to negotiate and/or waive fees. Any such negotiated rate agreement/waiver must be agreed to in writing by all parties. For purposes of this rate filing, email communication shall constitute written agreement.