ZILLOW CLOSING SERVICES AZNV, LLC

ESCROW RATE MANUAL
AND
SCHEDULE OF ESCROW FEES

STATE OF ARIZONA

Effective as of October 31, 2020
<table>
<thead>
<tr>
<th>Basic Escrow Rate - All Counties</th>
<th>Rate $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Amount</td>
<td></td>
</tr>
<tr>
<td>0 - 250,000</td>
<td>$ 800.00</td>
</tr>
<tr>
<td>250,001 - 500,000</td>
<td>$ 1,000.00</td>
</tr>
<tr>
<td>500,001 – 750,000</td>
<td>$ 1,200.00</td>
</tr>
<tr>
<td>500,001 – 750,000</td>
<td>$ 1,400.00</td>
</tr>
<tr>
<td>Over 1,000,000</td>
<td>Rate to be negotiated</td>
</tr>
</tbody>
</table>
GENERAL RULES

A. DEFINITION OF ESCROW – ARS 6-801(4), as Amended

“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 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, promisee, promisor, obligee, obligor, bailee or bailor, or any designed agent or employee of any of them. Escrow includes subdivision trusts and account servicing.

B. EFFECTIVE DATE

All rates set forth herein become effective when approved by the Arizona Department of Financial Institutions or by operation of law.

The Basic Escrow Rate schedule incorporated herein 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.

C. PAYMENT OF ESCROW CHARGES

Unless otherwise instructed in writing by the parties, the escrow charges and recording/filing fees shall be paid one-half by the Buyer and one-half by Seller.

Unless otherwise instructed in writing by the parties, any charges incurred for miscellaneous or additional services provided or requested by the parties shall be charged to the person who requested such services(s) or who will benefit by such service(s).

D. MISCELLANEOUS SERVICES

Fees for services set forth in this Manual which are not listed as being included in a particular rate shall be charged to the party who has requested such service or who will benefit by such service and shall be in addition to that particular rate.
ESCROW RATES

A. BASIC CHARGE – SALE/EXCHANGE/TRANSFER

1. Cash Sale Transaction

The minimum charge of 100% of the Basic Sale Escrow Rate shall be based upon the transaction amount. See Basic Sale Escrow Rate Schedule.

This fee includes courier, overnight delivery fees, wire processing fees, e-document delivery fees and Reconveyance Tracking fee, in the aggregate, do not exceed $200.00. Aggregate fees in excess of $200.00 shall be charged based on the actual cost(s). If additional charges are applicable, all such additional charges shall be added to the Basic Charge as applicable.

2. Bundled Sale – Sale Transaction with Concurrent Loan(s)

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the amount of insurance issued, purchase price, or fair value of the property subject to the escrow plus additional loan services fee $200. See Basic Escrow Rate Schedule.

This fee includes courier, overnight delivery fees, wire processing fees, e-document delivery fees and Reconveyance Tracking fee, in the aggregate, do not exceed $200.00. Aggregate fees in excess of $200.00 shall be charged based on the actual cost(s). If additional charges are applicable, all such additional charges shall be added to the Basic Charge as applicable.

3. Second and Subsequent Loans Concurrent with a Sale or Refinance Transaction

When a second loan and any subsequent loans are obtained within a transaction there will be an additional charge of $100 for each loan. This fee shall be applicable to both sale and refinance transactions, and is in addition to any other applicable fees and charges. No discounts shall apply.

4. Basic Refinance Escrow Fee

In connection with an order for title insurance the Company will provide loan escrow services including refinance for $350.

Services Include the following:
- The procurement of demand statements to eliminate matters affecting title
- The receipt of funds and written instruction from the lender
- The disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions
- The receipt of documents and the supervision of the procurement of signatures thereon, upon request and instructions from the lender.
● Escrow service fees may be waived if necessary, in order to be in compliance with any federal rules and regulations with regard to federally insured loans.

5. Bundled Refinance Escrow Fee

In connection with an order for title insurance the Company will provide loan escrow services including refinance for $550.

Services Include the following:

● The procurement of demand statements to eliminate matters affecting title
● The receipt of funds and written instruction from the lender
● The disbursement of such funds for the elimination of any matters affecting title, but only to the extent authorized under such instructions
● The receipt of documents and the supervision of the procurement of signatures thereon, upon request and instructions from the lender
● Wire Fees
● E-document Delivery Fees
● Tracking Fees
● Overnight Mail Delivery Fees
● One mobile notary fee (additional signing appointments will be charged at the fee reflected in MISCELLANEOUS SERVICE, section “F. Signing Services (Outside of Zillow Closing Services).”
SPECIAL RATES

A. Negotiated Rate

Under certain circumstances, Zillow Closing Services AZNV, LLC reserves the right to negotiate fees. Any such negotiated rate agreement must be approved by management and a copy of the rate agreement is to be placed in each escrow file for which the rate applies.

Any minimum charges set forth herein shall not apply to this section.

B. Competitor’s Rates

Zillow Closing Services AZNV, LLC reserves the right to match any written escrow rate quote from a state of Arizona licensed title/escrow company. All such agreements must be approved in writing and executed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

C. Employee Rate

The following rates are authorized only in connection with those costs which the employee would be obligated to pay by established custom, as a party to the transaction.

There shall be no escrow fee charged for Arizona transactions closed in connection with the financing, refinancing, sale or purchase of the employee’s primary residence or investment property for any employee of Zillow Closing Services AZNV, LLC.

D. Investor Rate

This rate is available to builders, contractors, developers, subdividers, licensed real estate agents or brokers, licensed mortgage brokers, loan officers or other individuals, groups of individuals or entities customarily engaged in real estate investments for the production of income and profit, wherein they are the buyer, borrower or seller.

The charge will be 70% of the Basic Escrow Rate.
MISCELLANEOUS SERVICES

A. Interest Bearing Accounts

In connection with an escrow, all funds in escrow may be placed into an interest bearing account upon the written request from the depositor of said funds. The depositor of such funds shall complete and sign an IRS W9 form and an Interest Bearing Account Authorization as provided by Zillow Closing Services AZNV, LLC before such an account can be opened.

The charge for opening, servicing and closing out of such an account shall be $100 per account.

B. Funds Holdback Fee

All transactions in which the company is requested by the parties to withhold funds for more than 180 days after the close of escrow for any reason shall have an additional charge of $100 for account maintenance.

C. Manufactured Unit Title Transfer/Affixture Processing Fees

For purposes of this manual “Unit” shall mean a single manufactured dwelling, trailer or other modular or manufactured structure used for residential or commercial purposes and whether or not comprised of one or more sections, which requires the processing of Manufacturer’s Certificate(s) of Origin, Certificate(s) of Title and/or Affidavit(s) of Affixture.

The applicable processing fee set forth below shall be in addition to the escrow rate charged for closing the transaction and is considered earned at close of escrow and shall be non-refundable.

Transfer of Title and/or Affidavit of Affixture $300.00

D. 1031 Exchange

A fee of $150 is charged for coordinating with an intermediary/facilitator other than a division or subsidiary of the Company to affect a 1031 tax deferred exchange. This service consists of: (1) telephone calls, (2) sending escrow instructions and the preliminary title report to the intermediary, (3) preparation of “substitution of position” forms and obtaining signatures, (4) coordinating exchange with the intermediary, and (5) coordinating funding, issuance of specialized closing statements and forwarding them to the intermediary.
E. Document Recording Fees

- Fees will be charged in accordance with the actual fees/costs set forth by the County Recorder's Office.

F. Signing Services (Outside of Zillow Closing Services)

Zillow Closing Services AZNV, LLC. may employ vendors to perform outside signing services to accommodate a customer request. This service, if requested, will be charged to the benefiting party to escrow in the event we use a contracted signer. If signatures are obtained at any location of Zillow Closing Services AZNV, LLC., there will be no charge. If signatures are obtained outside of Zillow Closing Services AZNV, LLC.’s place of business, the fee will be:

- The actual charge incurred from the mobile notary service provider.

G. Abandoned or Dormant Funds Custodial Fee

This rate shall apply when funds are remaining in an escrow account due to an owner’s failure to negotiate a check provided as payment or fails to claim the funds belonging to them that remain in the account.

There shall be a charge of $75.00 per month, which shall be considered earned after expiration of the applicable time period(s) set forth below.

- Dormant Funds One-Hundred and Eighty (180) days from the time the funds became available.
- Stale Dated Checks Ninety (90) days after date of issuance of the check.

This fee shall also apply to charges that occurred in escrow, wherein an owner other than a principal to the escrow, failed to negotiate amounts tendered to them through the escrow or failed to claim funds belonging to them that remain in escrow, so long as there is a valid and enforceable written contract between the holder and the owner under which the holder may impose the charge and the holder regularly imposes the charge and the charge is not regularly reversed or otherwise canceled.

H. Special Services or Additional Work Charge

When special services or additional work is requested or required that is over and above the normal services provided in the type of escrow to be closed, there will be an additional charge of $100 an hour for said services or work. The customer will be notified of the charges before they are incurred. In the event such charges are made, the deposit of final funds and the signing of final documents or the acceptance of the work performed will constitute approval of the charges.