



ESCROW RATE MANUAL
AND
SCHEDULE OF ESCROW FEES

STATE OF ARIZONA

Effective: April 1, 2019

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LANDMARK TITLE ASSURANCE AGENCY OF ARIZONA, LLC
ARIZONA ESCROW RATE MANUAL

GENERAL RULES AND DEFINITIONS

A. 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 prescribed act, when it is then to be delivered by such person to a grantee, grantor, promisee, promisor, obligee, obligor, bailee, bailor, or a designated agent of employee or any of them. Escrow includes subdivision trusts. (A.R.S. 6-801, as Amended)

B. COMPUTATION FROM BASIC RATE:

1. The rates shall always be applied on fair value as defined in Paragraph D below in multiples of \$10,000.00, including any fraction thereof.
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 nearest dollar.

C. FAIR VALUE:

The fair value shall be construed as the full value of the property, including the encumbrances. Where no sale is involved, the fair value shall be determined from all available information, i.e., amount of encumbrances, assessed value, etc. In no event shall it be less than the sum of the unpaid principal balances of the mortgages and/or contracts to which the property is subject, unless such mortgages and/or contracts provide for financing of a lender's loan and closing costs, the mortgage provides for advances, or the capitalization of interest, in which case the mortgages and/or contracts may exceed the sales price. The Company may be entitled to rely on the value provided by the parties to an arms length transaction.

D. RATES AND CHARGES IN EFFECT PRIOR TO FILING

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

E. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic charge applicable (Section 101) on each separate sale, seller or exchanger involved. The applicable charge 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. TRANSFER OF UNDIVIDED INTEREST (WHEN SOLD SEPARATELY FROM REMAINING INTEREST

Basic Charge applicable (Section 101) based upon the interest covered, the purchase price or the fair value thereof, whichever is the higher.

G. 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 Buyer and one-half by Seller.

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

H. RESIDENTIAL AND COMMERCIAL PROPERTIES:

A Residential transaction is any transaction involving a 1 to 4 family residential dwelling, or a property intended for a 1 to 4 family residential dwelling. A commercial transaction is any transaction involving any other type of property or multiple properties.

I. ESCROW ONLY TRANSACTIONS:

Unless otherwise stated herein, the sale and loan escrow rates assume the concurrent purchase of title insurance. If the sale or transfer does not include the purchase of one or more policies of title insurance, the rate charged shall be 250% of the applicable rate. Management approval required for Escrow-Only Transactions.

J. LEASEHOLD:

The Leasehold Escrow Rate (other than Oil, Gas, or Mineral Leases) shall be 100% of the Basic Escrow Rate based upon the fair value of the property leased or the total amount of the lease payments, whichever is less.

K. ABANDONED/DORMANT FUNDS CUSTODIAL FEE

This fee shall apply when funds are remaining in an escrow account, account servicing or trust account due to a payee's failure to negotiate a check provided as payment or fails to claim the funds belonging to them that remain in the account.

This fee shall also apply to charges that occurred in escrow, wherein a payee 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.

There shall be a charge of **\$150.00**, plus costs, if any, to escrow agent, beginning one hundred eighty (180) days from the date the initial check was disbursed or the date the funds became available for disbursement for any dormant funds in the amount of one-cent or more as evidenced by stale-dated checks, outstanding checks, inactive escrow accounts and account service balances pursuant to ARS Title 44, Chapter 3, Article 1.

One written notice will be mailed to the last known address within ninety (90) days prior to implementation of the charge.

Custodial charge shall be retroactive to the one hundred eighty-first (181) day following the disbursement or availability of funds.

In the event the amount of the fee(s) incurred is/are more than the amount of funds held in escrow, then the amount of the funds remaining in the file shall be considered payment in full of the fees due.

In the event the amount of the fee(s) incurred is/are less than the amount of funds held in escrow, then the amount of the funds remaining in the file shall be transferred to an escheatable bank account until submitted to the State as required by law.

L. SPECIAL ESCROW REQUIREMENTS:

Escrow service may be required in some cases and under conditions for which no rating structure has been specifically provided. In any such event, a charge shall be made which, in the opinion of the Company, appears to be consistent with its general pricing procedures, as set forth herein.

In certain instances, due to unusual requirements, with respect to the acquisition, selling, financing, or development of a major project or the acquisition, selling re-financing of several properties, it may be necessary to enter into agreements or contracts as to the various services to be rendered and the charges made thereon. Such financing/re-financing, or developments are many times put out for bidding at rates to give the consumer savings whenever possible and to allow the Company to maintain a reasonable profit from such transactions.

Charge:	Based upon Written Agreement
Minimum Rate:	\$50.00
Maximum Rate:	100% of Basic Rate

M. NEGOTIATED RATE:

Under certain circumstances Landmark Title Assurance Agency reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by management and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

ESCROW RATES

101. BASIC CHARGE: SALE

- A. The minimum charge of 100% of the Basic Escrow Rate shown on the attached Escrow Rate Schedule and shall be based upon the purchase price of the property in the escrow. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate.

1. Residential:

100% of Basic Rate

2. Commercial:

Up to \$2,000,000.00	70% of Basic Rate
\$2,000,001.00 to \$5,000,000.00	65% of Basic Rate
\$5,000,001.00 to \$10,000,000.00	\$3,000.00
\$10,000,001.00 to \$15,000,000.00	\$3,500.00
\$15,000,001.00 to \$20,000,000.00	\$4,000.00
Over \$20,000,000.00	\$4,500.00
Over \$30,000,000.00	by quote, minimum of \$4,500.00

102. BASIC CHARGE: LOAN

- A. If no transfer of title is involved. 100% of Basic Escrow Rate
- B. If concurrently with sale escrow for the full value of the land and improvements Additional \$175.00 per loan

Note: no discounts may be applied to these rates.

Note regarding Residential transactions: The rates under Section B shall be paid equally by the Buyer and Seller, unless otherwise indicated in writing by the parties and acknowledged by their respective signatures, excepting VA loan transactions where the lender has advised the charge is not an allowed Buyer charge in which case the Seller shall pay the fee. For all other transactions, the fee shall be paid by the party obtaining the loan.

103. BASIC CHARGE: REFINANCE

A flat charge will be provided for escrow services when the Owner or Borrower is replacing or refinancing an existing loan or adding a new loan and where the loan funds are used for any purpose other than acquisition of a property under a concurrent transaction. This flat rate will be utilized regardless of the amount of the new loan or previous loan, except as stated below.

A. Residential:

Charge: \$175.00

B. Commercial:

- | | |
|--|-------------------------------|
| 1. \$1,000,000, or less | \$500.00 |
| 2. Over \$1,000,000 | \$750.00 |
| 3. Over \$5,000,000.00,
or involving multiple properties
in a single transaction | By quote, Minimum of \$750.00 |

104. BUNDLED RESIDENTIAL REFINANCE RATE:

A. Residential refinance transactions - the escrow rate shall be the sum of Three Hundred Seventy-Five Dollars (\$375.00) on first loan. This rate is inclusive of the following services:

1. Branch Office Signing Services;
2. Electronic Doc Charges;
3. Local Courier (Includes up to 2);
4. Overnight Delivery Service (Includes up to 2);
5. Wire Fee;
6. Up to 5 checks for installment/creditor payments;
7. Cyber Security Fee.

Additional service charges may apply as follows:

- | | |
|---------|--|
| Charge: | \$100.00 escrow charge for each additional new loan; |
| Charge: | \$30.00 per overnight delivery over two; |
| Charge: | \$30.00 per local courier over two; |
| Charge: | \$75.00 tracking fee per each paid encumbrance; |
| Charge: | \$50.00 document preparation such as deeds, subordination agreements and releases necessary to facilitate the transaction; |
| Charge: | \$10.00 per check for payment of installment/creditor payments beginning with the sixth check; |
| Charge: | Recording Service Fee |

105. BASIC CHARGE – ABBREVIATED/MINI-ESCROW

A. Residential transactions

A mini-escrow service is an escrow function which provides only the following services by the escrow agent:

- i. Write for loan payoff statements and disburse loan proceeds in order to eliminate matters of record
- ii. Prepare a transaction closing statement for the parties
- iii. Issue up to 5 checks. Additional checks in excess of 5 would be charged at the rate of \$10.00 per check
- iv. Coordination and recordation of documents

The Recording Service Fee is a separate charge not included herein.

CHARGE: **\$175.00** plus actual costs incurred by the Company in closing the transaction.

B. Commercial transactions not to exceed **\$1,000,000**

An abbreviated/mini-escrow service is an escrow function which provides only the following services by the escrow agent:

- i. Write for loan payoff statements and disburse loan proceeds in order to eliminate matters of record
- ii. Prepare a transaction closing statement for the parties
- iii. Issue up to 5 checks. Additional checks in excess of 5 would be charged at the rate of \$10.00 per check
- iv. Coordination and recordation of documents

The Recording Service Fee is a separate charge and not included herein.

CHARGE: **\$300.00**; plus actual costs incurred by the Company in closing the transaction.

106. BASIC CHARGE - SUB-ESCROW AND SIGN UP SERVICE

Sub-escrow service may be provided in support of a primary escrow holder for the minimum charge shown herein. Services available under this section are restricted to:

- i. The receipt of funds and written instructions from the escrow holder and from a lender whose loan will be insured.
- ii. The disbursement of such funds for the elimination of matters affecting title, but only to the extent authorized under such instructions.

- iii. taking of signatures on documents provided by the customer and coordination and recordation of those documents.

CHARGE:

Residential: **\$150.00**, plus actual costs incurred by the Company in closing the transaction.

Commercial: **\$300.00**, plus actual costs incurred by the Company in closing the transaction.

The Recording Service Fee is a separate charge not included herein.

107. REO (REAL ESTATE OWNED) SALE ESCROW RATE (1-4 FAMILY RESIDENTIAL PROPERTY):

(Title Insurance not being provided by the escrow agent, it's title underwriter(s), subsidiaries or affiliates)

This rate is applicable to an escrow transaction involving an REO resale, when the title insurance is not being provided by the Escrow Agent, its subsidiaries or affiliates.

No other rate shall be applied to this rate, without written management approval. A portion of this rate may be paid to the title provider for sub-escrow services.

The rates shall be as follows:

Description	Rate
A. Basic REO Escrow Service Fee This rate does not include charges incurred for any other services which are filed separately in this rate manual. Such charges shall be in addition to this rate.	\$1,100.00
B. Premium REO Escrow Service Fee This rate shall include receipt and printing of one (1) electronic loan package, two (2) courier and overnight delivery fees, and recording filing service fees and one (1) loan tie-in fee.	\$1,300.00
C. Premium Plus REO Escrow Service Fee This rate shall Include receipt and printing of two (2) electronic loan packages, two (2) outside signing fees, recording and filing service fee, unlimited courier and overnight delivery fees,	\$1,500.00

unlimited wire fees, unlimited reconveyance and payoff tracking fees and two loan tie-in fees.

NOTE: The Basic, Premium and Premium Plus REO Escrow Fees shall be paid one-half by buyer and one-half by seller unless otherwise instructed.

Additional Service Fees: All other miscellaneous service charges not included in the rate(s) above, shall be charged as provided in this Escrow Rate Manual to the party who has requested such service or who will benefit by such service and shall be in addition to the rates above.

108. FLAT RATE ESCROW FEE FOR SHORT SALE TRANSACTIONS:

This rate is available on all residential short sale transactions. A short sale is a sale of real estate in which the sale proceeds fall short of the balance owed on the property's loan. It often occurs when a borrower cannot pay the mortgage loan on their property, and the lender agrees to accept a moderate loss or short payoff.

When this rate is utilized, there will be no additional charge for tracking fees, electronic doc charges, courier fees, overnight delivery service, wire fees, or loan tie-in fees.

Charge:

<u>Purchase Price</u>	<u>Escrow Fee</u>
Up to \$200,000	\$1,250.00
\$200,001 to \$500,000	\$1,600.00
\$500,001 to \$750,000	\$1,900.00
\$750,001 to \$1,000,000	\$2,150.00
Over \$1,000,000	Call for quote

The Recording Service Fee is a separate charge not included herein

SPECIAL RATES AND DISCOUNTS

201. SUBDIVISION/BUILDER RATE

These rates are available to a builder, contractor, developer or subdivider customarily engaged in such business for the units being developed in a common promotional plan of properties. (This rate should be applicable only to those rates available under Section 101 and 102).

Charge:

1 - 100 units	60% of Basic Rate
101 – 300 units	40% of Basic Rate
301 or more units	25% of Basic Rate

Note: The Processing and/or Loan Tie-In shall not be applicable on VA Loans for transactions subject to this rate where the lender has advised the charge is disallowed.

Note: No other rate or discount may be applied to this rate.

202. INVESTOR/REALTOR RATE/VOLUME USER

The rate is available to investor owners of property who invest money in real estate for the purpose of the production of income, revenue, or profit from the investment, real estate associate, agent or broker, loan broker, investor, mortgage banker, bank, savings and loan and insurance underwriter.

Charge: 70% of Escrow Rate

203. EMPLOYEE RATE

This rate is available to all employees of the Company, its subsidiaries and agents (including employees on approved retirement).

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

Charge:

Primary Residence	No Charge
Secondary/Investment Properties	70% of the applicable rate

Such 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.

204. RELOCATION RATE

This rate shall apply to purchases and sales of an employee's home as a result of a corporate or government relocation. Such 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.

Charge: 70% escrow rate.

205. CHARITABLE/NON-PROFIT/GOVERNMENT AGENCIES AND CHURCH RATE

This rate is available to non-profit organizations, including, but not limited to, health facilities, churches, retirement centers and similar users and governmental agencies.

Charge: 70% of Basic Escrow Rate

206. EMERGENCY RELIEF RATE

This rate is available to parties requesting a discount as a result of the parties being subject to a State or Federally declared disaster area within the State of Arizona.

Charge: 75% of the Basic Escrow Rate.

207. FEDERAL/STATE OR MUNICIPAL AGENCY RATE

Separate contracts may be entered into with governmental, state or municipal agencies for the furnishing of escrow services.

Charge: 70% of the Basic Escrow Rate.

208. LOW-INCOME HOMEBUYER DOWN PAYMENT ASSISTANCE PROGRAM RATE

This rate is available to buyers requesting a discount as a result of qualifying for an assisted loan program. Such rates are authorized only in connection with escrow rate which the buyer would be obligated to pay by established customs. This rate shall be used upon written request.

Charge: 60% of the Basic Escrow Rate applicable to Buyer

209. FIRST RESPONDER RATE:

This rate is available to any First Responder. A First Responder includes police officers, firefighters, emergency medical personnel, active duty military, National Guard and Red

Cross employees. The person requesting the rate must provide proof of employment or active duty status.

Charge: 70% of Basic Escrow Rate, applied to Escrow Fee which would normally be paid by First Responder.

210. AFFINITY GROUPS AND DEFINED BENEFIT GROUPS:

This rate is available to groups that offer packaged, bulk or bundled real estate services to specified groups of buyers and/or sellers. A written agreement is required.

Charge:

Minimum Rate: \$75.00

Maximum Rate: 70% of the Basic Escrow Rate

211. COMPETITOR RATE:

The Company may choose to match escrow fees quoted to a customer from a competing escrow and/or title company/agency, provided:

- Issuance of this rate requires management approval;
- A copy of the quote must be retained in the escrow file;
- Recording Fees and Additional Work Charges, if applicable, shall be in addition to the Competitor Rate;
- If other additional charges are applicable, all such additional charges shall be added to the Competitor Rate, unless evidence can be provided that the fees quoted included any such additional charges;
- This Rate may not be combined with any other discounts or special rates.

ADDITIONAL FEES AND CHARGES

301. Tracking Fee

Charge: **\$ 100.00**

This charge shall be made where the Company does not have at close of escrow, necessary satisfactions or release of encumbrances, i.e., Deeds of Trust and assumes responsibility for securing said releases, including, if necessary, the processing and recording of statutory releases, partial releases or payoff deeds for contracts. This fee is non-refundable.

In the event that a third-party vendor provides the tracking service, then the tracking fee charged will be the exact amount billed by the third-party provider if greater than \$75.00.

The Tracking Fee is not applicable to subdividers and builders selling more than 200 lots/units per year which are handled by the company.

302. Reconveyance Fee

The charge for reconveyance services, including execution of a partial or full release or reconveyance.

Charge: **\$100.00**

303. Recording Service Fee

A. Residential:

Charge: \$50.00 for Sale Transactions, no new loan

Charge: \$75 for Sale Transaction with one or more loans

B. Commercial:

Charge: **\$100.00**

Note regarding Commercial Recording Service Fee: This recording service fee is a minimum charge for recording documents with the applicable County Recorder and includes any fees charged by the County or third-party service providers used to transmit documents to the County. If the actual charges incurred by the Company exceed the minimum charge, the charge collected by the Company shall be in multiples of \$100.00, rounded up from the actual charge collected by the Recorder's Office and/or third-party service providers. This rate shall apply to escrows handled by the Company in any county or state.

Any excess recording fees collected shall be considered fees earned by the Company and non-refundable.

304. DELIVERY AND EXPRESS MAIL CHARGE

When the Company is required to use express delivery services, there will be a charge for this special handling. Services will include, but not be limited to, Federal Express, Airborne, UPS, Express Mail and local and special couriers.

Charge: **\$30.00** per local and overnight delivery

305. ELECTRONIC DOCUMENTS (*Residential transactions only*)

A charge will be applied for each loan transaction where the lender transmits the loan documents electronically. The escrow file shall contain proof of email notifications for all transactions.

Charge: **\$40.00 for the first loan, and \$20.00 for each additional loan in the same transaction**

306. ESCROW HOLDBACK FEE

Upon written request, a customer may request the company to hold funds after close of escrow.

- | | |
|-----------------|---|
| A. Residential: | \$150.00 |
| B. Commercial: | up to \$100,000.00, Charge: \$300.00 ;
Over \$100,000.00, or accounts requiring multiple disbursements,
Charge: by quote, minimum of \$300.00 |

This charge covers the cost to hold funds and disburse in accordance with written instructions only. Additional Escrow services shall be charged according to the applicable section of the rate manual. There shall be a signed agreement by the parties.

307. COPY CHARGES

Charge: **\$.10 PER PAGE**

This fee will be assessed for multiple or additional copies of documents contained within the Escrow or Title files. These charges will not be made for "normal" copies of pertinent documents executed by the parties to the escrow.

308. CHECK FEES

Charge: **\$5.00 PER CHECK**

This fee shall be charged for each check issued after the first ten (10) checks issued in connection with an escrow, or for any payment not directly affecting the real property covered in an escrow (i.e., payoff of credit card or unsecured revolving credit account).

309. INSPECTION FEE

When an inspection of the subject property is required the following fee shall apply:

Property in Maricopa County: **\$100.00**

Property outside of Maricopa County: **\$150.00**

The inspection fee shall be charged to the party or lenders party requesting the inspection.

310. FILE COPY CHARGE

Charge: **\$25.00 PER OCCURENCE**

A fee of \$25.00 per occurrence shall be charged when requested to retrieve a file from offsite storage facilities to obtain copies. Said fee shall be charged upfront to the party requesting the file for copies.

311. MANUFACTURED UNIT(S)/AFFIXTURE PROCESSING CHARGES:

The term 'unit' shall mean a single manufactured dwelling, trailer or other modular or manufactured structure used for residential or commercial purposes which requires the processing of Manufacturer's Certificate(s) of Origin, Certificate(s) of Title and/or Affidavit(s) of Affixture.

Said processing fee shall be in addition to the escrow rate charged for closing the transaction.

Charge: **\$150.00 per unit** (Transfer of Title/Affidavit of Affixture)

NOTE: Extra work charges may apply. See Section D.

312. INTEREST-BEARING ACCOUNTS:

Upon written request, a customer may request the Company to deposit escrow funds into an interest-bearing account. Such a request will be evaluated based on company procedures and the provisions of the Arizona Revised Statutes 6-834.

Charge: **\$25.00**

313. FIRPTA Processing Fee:

When the company is required to assist in preparing and filing FIRPTA documents to the Internal Revenue Service, or is asked to transmit funds or hold funds in connection with FIRPTA reporting, the following charge shall apply:

Charge: **\$150.00**, paid by Seller or foreign party

314. Wire Fee:

(Applies to residential transactions only.)

Charge: **\$20.00 per Wire**

315. 1031 Fee:

When an escrow transaction involves a 1031 tax Deferred Exchange, the following charge shall apply:

Charge: **\$100.00** for each such Exchange.

This fee shall be paid by the Exchanger, unless otherwise agreed to in writing by the parties to the escrow.

316. DIRECT TRANSACTION ("FSBO") FEE:

When escrow is required to prepare escrow instructions on transactions where no contract is provided to escrow, the Company will impose a work charge at the rate of \$150.00.

317. UCC Filing Service Fee:

UCC 1 Filing with the Arizona Secretary of State:

Charge: **\$50.00** per UCC filed

UCC 1 Filing with any other Secretary of State:

Charge: by quote or per vendor invoice, plus service fee of \$50.00

This UCC Filing charge is a minimum charge for filing documents with the Secretary of State. Any excess funds collected shall be deemed income earned by the Company.

318. CYBER SECURITY FEE:

When an escrow involves sending or receiving bank account information and/or any non-public information via a secure or encrypted method, there shall be a charge of \$30.00 per Escrow for the use of encryption services.

319. PROCESSING FEE:

A. Residential

Charge: **\$250.00**

The following services shall be included in the above fee:

1. Electronic Doc Charges
2. Local Delivery Service
3. Overnight Delivery Service
4. Reconveyance Tracking Service
5. Wire Transfer/Service Fee
6. Checks for installment/creditor payments
7. Cyber Security Fee

B. Commercial

Charge: **\$250.00**

The following services shall be included in the above fee:

1. Electronic Doc Charges
2. Local Delivery Service
3. Overnight Delivery Service
4. Reconveyance Tracking Service
5. Wire Transfer/Service Fee
6. Checks for installment/creditor payments
7. Cyber Security Fee

Separate charge for the above described services will not be assessed when the Process Service Fee is charged.

(This charge is in addition to the Basic Escrow Rate and does not include the Basic Escrow Rate and any discounts associated with said rate)

In the event the Escrow Process Service Fee is not charged, the applicable fee(s) will apply as described under Miscellaneous Services.

NOTE re Rolling Option takedowns: When a developer or builder is engaged in rolling option takedown closings, the Processing Fee shall apply to only the first Option Takedown Closing.

320. RESIDENTIAL SALE COMBINED PROCESSING & LOAN FEE

A. Residential sale transactions:

Charge: **\$400.00**, sale with one loan.
This rate is inclusive of the following services:

1. Loan Tie-In Fee
2. Electronic Doc Charges;
3. Local Courier (Includes up to 2);
4. Overnight Delivery Service (Includes up to 2);
5. Wire Fee;
6. Up to 5 checks for installment/creditor payments
7. Tracking Fee
8. Cyber Security Fee

NOTE: The Processing and/or Loan Tie-In shall not be applicable to the Buyer on VA Loans for transactions subject to this rate where the lender has advised the charge is disallowed.

Additional service charges may apply as follows:

- Charge: \$100.00 escrow charge for each additional new loan;
Charge: \$30.00 per overnight delivery over two;
Charge: \$30.00 per local courier over two;
Charge: \$10.00 per check for payment of installment/creditor payments beginning with the sixth check
Charge: Recording Service Fee

321. WORK CHARGE

When a complex escrow requires extra time and attention or special services, the Company shall impose a work charge at the rate of **\$125.00 per employee hour**, with a minimum charge of \$125.00. Total work charge fees will be documented in the file.

ADDITIONAL SERVICES

401. CONSTRUCTION DISBURSEMENT SERVICES:

(Management approval required.)

This rate is based on the disbursement total on controlled construction disbursements for escrow transactions.

An additional fee may be charged for each disbursement and/or inspection that exceeds the original written agreement. Such additional charges shall be agreed to in writing prior to being charged.

<u>Disbursement Total</u>	<u>Escrow Fee</u>
Up to \$200,000	\$1,000.00
\$200,001 to \$500,000	\$2,000.00
\$500,001 to \$800,000	\$3,000.00
\$800,001 to \$2,000,000	\$4,000.00
\$2,000,001 to \$5,000,000	\$5,000.00
Over \$5,000,000	Quotation after full review of project with all parties.

402. SUBDIVISION TRUST CHARGES:

See Schedule of Trust Fees attached.

403. BUSINESS OR PERSONAL PROPERTY

The following fees will be used in connection with the sale of a business or personal property, and escrows which do not include the issuance of title insurance.

<u>Sales Price Up To:</u>	<u>Escrow Fee</u>
\$ 19,000.00	\$ 700.00
\$ 39,000.00	\$ 800.00
\$ 74,000.00	\$ 900.00
\$149,000.00	\$ 1,000.00
\$199,000.00	\$ 1,080.00
\$299,000.00	\$ 1,180.00
\$399,000.00	\$1,280.00
\$499,000.00	\$1,380.00

Any sale price over \$499,001.00 will be charged an additional \$1.50 per \$1,000.00 or fraction thereof.

Note: The above charges are subject to revision for unusual complexity, redrafting or additional services and work required by any transaction.
Escrows not closed within one year are subject to a \$300.00 annual holding fee.

SCHEDULE OF TRUST FEES

The following charges are the minimum rate applicable for Trust services rendered in connection with subdivision trusts. Additional fees may be charged when unusual circumstances or conditions exist and/or extraordinary services are requested.

Acceptance Rate

Single Beneficiary Trust	\$200.00
Double Beneficiary Trust	\$500.00

Annual Rates

Single Beneficiary Trust	\$200.00
Double Beneficiary Trust	\$300.00
Junior Trust	\$500.00

Note: 1. An additional charge of \$30.00 to be added for each beneficiary in excess of the defined number as it applies to A. 1 & 2, and B. 1, 2 and 3.

Note 2. "Beneficiary" as referred to herein is defined as follows: One married couple, one party as his sole and separate property, one partnership (general, limited or joint venture) or one corporation.

Deed and Assignment of Beneficial Interest \$150.00

Review and Analysis of Trust Accounts \$100.00
(Per Employee Hour)

Acceptance of Amendment to Trust Agreement \$75.00

Option to Purchase Acceptance Fee (if not in original trust) \$75.00

Easement Fee (or execution of any other miscellaneous instrument) \$25.00

Additional Parcels of Property added to Trust (per parcel) \$50.00

Deeds and/or release instruments

- | | |
|--|----------|
| 1. Deed Fee per deed | DELETED |
| 2. Releases of Mortgage, Collateral Assignment
or deed of Release and Reconveyance
(per instrument) | \$125.00 |

Note 1: An additional \$2.00 will be charged for each lot or parcel in excess of one. Maximum \$100.00 per transaction.

Note 2: An additional \$125.00 will be charged for each Deed and/or release instrument not delivered through the company (or subsidiary company) escrowed transaction.

Closing or Distribution Fee

1. Single Beneficiary Trust	\$175.00
2. Double Beneficiary Trust	\$300.00

Note 1: If all of the property in the Trust is sold or conveyed by the Trustee in the normal course of handling the subdivision, there will be no closing or distribution charges.

Note 2: Any unpaid charges for services rendered will be collected at time of closing or distribution.

All fees are based on present costs and are subject to change, without written notice or otherwise, in accordance with costs of operation.

Schedule of Escrow Rates
Escrow Rates Effective April 1, 2019

AMOUNT	FEE	AMOUNT	FEE	AMOUNT	FEE	AMOUNT	FEE
100,000	670	450,000	1,142	800,000	1,522	1,150,000	1,878
110,000	684	460,000	1,154	810,000	1,532	1,160,000	1,888
120,000	698	470,000	1,166	820,000	1,542	1,170,000	1,898
130,000	712	480,000	1,178	830,000	1,552	1,180,000	1,908
140,000	726	490,000	1,190	840,000	1,562	1,190,000	1,918
150,000	740	500,000	1,202	850,000	1,572	1,200,000	1,928
160,000	754	510,000	1,232	860,000	1,582	1,210,000	1,938
170,000	768	520,000	1,242	870,000	1,592	1,220,000	1,948
180,000	782	530,000	1,252	880,000	1,602	1,230,000	1,958
190,000	796	540,000	1,262	890,000	1,612	1,240,000	1,968
200,000	814	550,000	1,272	900,000	1,622	1,250,000	1,978
210,000	826	560,000	1,282	910,000	1,632	1,260,000	1,988
220,000	838	570,000	1,292	920,000	1,642	1,270,000	1,998
230,000	850	580,000	1,302	930,000	1,652	1,280,000	2,008
240,000	862	590,000	1,312	940,000	1,662	1,290,000	2,018
250,000	874	600,000	1,322	950,000	1,672	1,300,000	2,028
260,000	886	610,000	1,332	960,000	1,682	1,310,000	2,038
270,000	898	620,000	1,342	970,000	1,692	1,320,000	2,048
280,000	910	630,000	1,352	980,000	1,702	1,330,000	2,058
290,000	922	640,000	1,362	990,000	1,712	1,340,000	2,068
300,000	938	650,000	1,372	1,000,000	1,722	1,350,000	2,078
310,000	974	660,000	1,382	1,010,000	1,738	1,360,000	2,088
320,000	986	670,000	1,392	1,020,000	1,748	1,370,000	2,098
330,000	998	680,000	1,402	1,030,000	1,758	1,380,000	2,108
340,000	1,010	690,000	1,412	1,040,000	1,768	1,390,000	2,118
350,000	1,022	700,000	1,422	1,050,000	1,778	1,400,000	2,128
360,000	1,034	710,000	1,432	1,060,000	1,788	1,410,000	2,138
370,000	1,046	720,000	1,442	1,070,000	1,798	1,420,000	2,148
380,000	1,058	730,000	1,452	1,080,000	1,808	1,430,000	2,158
390,000	1,070	740,000	1,462	1,090,000	1,818	1,440,000	2,168
400,000	1,082	750,000	1,472	1,100,000	1,828	1,450,000	2,178
410,000	1,094	760,000	1,482	1,110,000	1,838	1,460,000	2,188
420,000	1,106	770,000	1,492	1,120,000	1,848	1,470,000	2,198
430,000	1,118	780,000	1,502	1,130,000	1,858	1,480,000	2,208
440,000	1,130	790,000	1,512	1,140,000	1,868	1,490,000	2,218

AMOUNT	FEE	AMOUNT	FEE	AMOUNT	FEE	AMOUNT	FEE
1,500,000	2,228	1,880,000	2,608	2,260,000	2,936	2,640,000	3,240
1,510,000	2,238	1,890,000	2,618	2,270,000	2,944	2,650,000	3,248
1,520,000	2,248	1,900,000	2,628	2,280,000	2,952	2,660,000	3,256
1,530,000	2,258	1,910,000	2,638	2,290,000	2,960	2,670,000	3,264
1,540,000	2,268	1,920,000	2,648	2,300,000	2,968	2,680,000	3,272
1,550,000	2,278	1,930,000	2,658	2,310,000	2,976	2,690,000	3,280
1,560,000	2,288	1,940,000	2,668	2,320,000	2,984	2,700,000	3,288
1,570,000	2,298	1,950,000	2,678	2,330,000	2,992	2,710,000	3,296
1,580,000	2,308	1,960,000	2,688	2,340,000	3,000	2,720,000	3,304
1,590,000	2,318	1,970,000	2,698	2,350,000	3,008	2,730,000	3,312
1,600,000	2,328	1,980,000	2,708	2,360,000	3,016	2,740,000	3,320
1,610,000	2,338	1,990,000	2,718	2,370,000	3,024	2,750,000	3,328
1,620,000	2,348	2,000,000	2,728	2,380,000	3,032	2,760,000	3,336
1,630,000	2,358	2,010,000	2,736	2,390,000	3,040	2,770,000	3,344
1,640,000	2,368	2,020,000	2,744	2,400,000	3,048	2,780,000	3,352
1,650,000	2,378	2,030,000	2,752	2,410,000	3,056	2,790,000	3,360
1,660,000	2,388	2,040,000	2,760	2,420,000	3,064	2,800,000	3,368
1,670,000	2,398	2,050,000	2,768	2,430,000	3,072	2,810,000	3,376
1,680,000	2,408	2,060,000	2,776	2,440,000	3,080	2,820,000	3,384
1,690,000	2,418	2,070,000	2,784	2,450,000	3,088	2,830,000	3,392
1,700,000	2,428	2,080,000	2,792	2,460,000	3,096	2,840,000	3,400
1,710,000	2,438	2,090,000	2,800	2,470,000	3,104	2,850,000	3,408
1,720,000	2,448	2,100,000	2,808	2,480,000	3,112	2,860,000	3,416
1,730,000	2,458	2,110,000	2,816	2,490,000	3,120	2,870,000	3,424
1,740,000	2,468	2,120,000	2,824	2,500,000	3,128	2,880,000	3,432
1,750,000	2,478	2,130,000	2,832	2,510,000	3,136	2,890,000	3,440
1,760,000	2,488	2,140,000	2,840	2,520,000	3,144	2,900,000	3,448
1,770,000	2,498	2,150,000	2,848	2,530,000	3,152	2,910,000	3,456
1,780,000	2,508	2,160,000	2,856	2,540,000	3,160	2,920,000	3,464
1,790,000	2,518	2,170,000	2,864	2,550,000	3,168	2,930,000	3,472
1,800,000	2,528	2,180,000	2,872	2,560,000	3,176	2,940,000	3,480
1,810,000	2,538	2,190,000	2,880	2,570,000	3,184	2,950,000	3,488
1,820,000	2,548	2,200,000	2,888	2,580,000	3,192	2,960,000	3,496
1,830,000	2,558	2,210,000	2,896	2,590,000	3,200	2,970,000	3,504
1,840,000	2,568	2,220,000	2,904	2,600,000	3,208	2,980,000	3,512
1,850,000	2,578	2,230,000	2,912	2,610,000	3,216	2,990,000	3,520
1,860,000	2,588	2,240,000	2,920	2,620,000	3,224	3,000,000	3,528
1,870,000	2,598	2,250,000	2,928	2,630,000	3,232	3,010,000	3,536

AMOUNT	FEE	AMOUNT	FEE	AMOUNT	FEE	AMOUNT	FEE
3,020,000	3,544	3,400,000	3,848	3,780,000	4,152	4,160,000	4,456
3,030,000	3,552	3,410,000	3,856	3,790,000	4,160	4,170,000	4,464
3,040,000	3,560	3,420,000	3,864	3,800,000	4,168	4,180,000	4,472
3,050,000	3,568	3,430,000	3,872	3,810,000	4,176	4,190,000	4,480
3,060,000	3,576	3,440,000	3,880	3,820,000	4,184	4,200,000	4,488
3,070,000	3,584	3,450,000	3,888	3,830,000	4,192	4,210,000	4,496
3,080,000	3,592	3,460,000	3,896	3,840,000	4,200	4,220,000	4,504
3,090,000	3,600	3,470,000	3,904	3,850,000	4,208	4,230,000	4,512
3,100,000	3,608	3,480,000	3,912	3,860,000	4,216	4,240,000	4,520
3,110,000	3,616	3,490,000	3,920	3,870,000	4,224	4,250,000	4,528
3,120,000	3,624	3,500,000	3,928	3,880,000	4,232	4,260,000	4,536
3,130,000	3,632	3,510,000	3,936	3,890,000	4,240	4,270,000	4,544
3,140,000	3,640	3,520,000	3,944	3,900,000	4,248	4,280,000	4,552
3,150,000	3,648	3,530,000	3,952	3,910,000	4,256	4,290,000	4,560
3,160,000	3,656	3,540,000	3,960	3,920,000	4,264	4,300,000	4,568
3,170,000	3,664	3,550,000	3,968	3,930,000	4,272	4,310,000	4,576
3,180,000	3,672	3,560,000	3,976	3,940,000	4,280	4,320,000	4,584
3,190,000	3,680	3,570,000	3,984	3,950,000	4,288	4,330,000	4,592
3,200,000	3,688	3,580,000	3,992	3,960,000	4,296	4,340,000	4,600
3,210,000	3,696	3,590,000	4,000	3,970,000	4,304	4,350,000	4,608
3,220,000	3,704	3,600,000	4,008	3,980,000	4,312	4,360,000	4,616
3,230,000	3,712	3,610,000	4,016	3,990,000	4,320	4,370,000	4,624
3,240,000	3,720	3,620,000	4,024	4,000,000	4,328	4,380,000	4,632
3,250,000	3,728	3,630,000	4,032	4,010,000	4,336	4,390,000	4,640
3,260,000	3,736	3,640,000	4,040	4,020,000	4,344	4,400,000	4,648
3,270,000	3,744	3,650,000	4,048	4,030,000	4,352	4,410,000	4,656
3,280,000	3,752	3,660,000	4,056	4,040,000	4,360	4,420,000	4,664
3,290,000	3,760	3,670,000	4,064	4,050,000	4,368	4,430,000	4,672
3,300,000	3,768	3,680,000	4,072	4,060,000	4,376	4,440,000	4,680
3,310,000	3,776	3,690,000	4,080	4,070,000	4,384	4,450,000	4,688
3,320,000	3,784	3,700,000	4,088	4,080,000	4,392	4,460,000	4,696
3,330,000	3,792	3,710,000	4,096	4,090,000	4,400	4,470,000	4,704
3,340,000	3,800	3,720,000	4,104	4,100,000	4,408	4,480,000	4,712
3,350,000	3,808	3,730,000	4,112	4,110,000	4,416	4,490,000	4,720
3,360,000	3,816	3,740,000	4,120	4,120,000	4,424	4,500,000	4,728
3,370,000	3,824	3,750,000	4,128	4,130,000	4,432	4,510,000	4,736
3,380,000	3,832	3,760,000	4,136	4,140,000	4,440	4,520,000	4,744
3,390,000	3,840	3,770,000	4,144	4,150,000	4,448	4,530,000	4,752

AMOUNT	FEE	AMOUNT	FEE	AMOUNT	FEE	AMOUNT	FEE
4,540,000	4,760	4,660,000	4,856	4,780,000	4,952	4,900,000	5,048
4,550,000	4,768	4,670,000	4,864	4,790,000	4,960	4,910,000	5,056
4,560,000	4,776	4,680,000	4,872	4,800,000	4,968	4,920,000	5,064
4,570,000	4,784	4,690,000	4,880	4,810,000	4,976	4,930,000	5,072
4,580,000	4,792	4,700,000	4,888	4,820,000	4,984	4,940,000	5,080
4,590,000	4,800	4,710,000	4,896	4,830,000	4,992	4,950,000	5,088
4,600,000	4,808	4,720,000	4,904	4,840,000	5,000	4,960,000	5,096
4,610,000	4,816	4,730,000	4,912	4,850,000	5,008	4,970,000	5,104
4,620,000	4,824	4,740,000	4,920	4,860,000	5,016	4,980,000	5,112
4,630,000	4,832	4,750,000	4,928	4,870,000	5,024	4,990,000	5,120
4,640,000	4,840	4,760,000	4,936	4,880,000	5,032	5,000,000	5,128
4,650,000	4,848	4,770,000	4,944	4,890,000	5,040		

Over \$5,000,000.00, add \$7.00 per \$10,000.00, or fraction thereof.