

PIONEER TITLE AGENCY, INC.

SCHEDULE OF ESCROW SERVICE RATES,

MANUAL OF CLASSIFICATIONS,

and

RULES AND PLANS RELATING THERETO

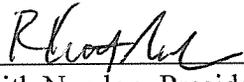
FORWARD

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 **NOVEMBER 23, 2015**.

IN WITNESS WHEREOF, the President of this Corporation have hereunto set their hands officially, this **6TH** day of **NOVEMBER, 2015**.

PIONEER TITLE AGENCY, INC.

BY: 

R. Keith Newlon, President

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APPENDIX A
STANDARD CODE LIST FOR
ARIZONA STATE DEPARTMENT OF
FINANCIAL INSTITUTIONS

CODE	DESCRIPTION OF TRANSACTION
901	Escrow - Basic Charge (Sale)
902	Escrow - Basic Charge (Loan)
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904	Escrow - Basic Charge (Subdivision/Commercial)
905	Escrow - Basic Charge (Corporate Employee Relocation Rate)
906	Escrow – Basic Charge (Loan Escrow and Escrow Only)
907	Escrow - Abbreviated
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PIONEER TITLE AGENCY, INC.
 BASIC ESCROW RATE (ZONE 1 – MARICOPA COUNTY)

Transaction Amounts To	Rate
\$10,000	\$460
20,000	460
30,000	460
40,000	460
50,000	460
60,000	460
70,000	470
80,000	480
90,000	490
100,000	500
110,000	510
120,000	520
130,000	530
140,000	540
150,000	550
160,000	560
170,000	570
180,000	580
190,000	590
200,000	610
210,000	620
220,000	630
230,000	640
240,000	650
250,000	660
260,000	670
270,000	680
280,000	690
290,000	700
300,000	710

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

PIONEER TITLE AGENCY, INC.
 BASIC ESCROW RATE (ZONE 2 – ALL COUNTIES EXCEPT MARICOPA, GREENLEE
 AND GRAHAM)

Transaction Amounts To	Rate
\$10,000	\$340
20,000	340
30,000	340
40,000	340
50,000	340
60,000	340
70,000	350
80,000	360
90,000	370
100,000	380
110,000	390
120,000	410
130,000	430
140,000	440
150,000	450
160,000	460
170,000	470
180,000	480
190,000	490
200,000	500
210,000	510
220,000	520
230,000	530
240,000	540
250,000	550
260,000	560
270,000	570
280,000	580
290,000	590
300,000	600

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

PIONEER TITLE AGENCY, INC.
 BASIC ESCROW RATE (ZONE 3 – GREENLEE AND GRAHAM COUNTIES)

Transaction Amounts To	Rate
\$10,000	\$300
20,000	300
30,000	300
40,000	300
50,000	300
60,000	300
70,000	300
80,000	325
90,000	325
100,000	325
110,000	350
120,000	350
130,000	375
140,000	375
150,000	375
160,000	400
170,000	400
180,000	425
190,000	425
200,000	425
210,000	435
220,000	445
230,000	455
240,000	465
250,000	475
260,000	485
270,000	495
280,000	505
290,000	515
300,000	525

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

ESCROW
GENERAL RULES

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

A. DEFINITION OF 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)

B. COMPUTATION FROM BASIC RATE

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

No discounts apply to Rates C-V under this section.

C. 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 charge |
| 2. | secondary properties | 50% of the Basic Escrow Rate |

Note: Employee must pay recording fees, if applicable.

D. FAIR VALUE DEFINED

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.

E. MINIMUM CHARGES AND WORK CHARGES

Charges may be made at an hourly rate of \$100.00 per hour when unusual conditions are encountered or when special services are provided (with 1/2 hour minimum).

F. MANUFACTURED HOMES

Additional charges shall apply 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 Title. This charge does not include the fee necessary to record the Affidavit of Affixture with the County Recorder's office or any charge incurred if an outside title service is used.

Charge - \$100.00 per home.

G. INTENTIONALLY DELETED

H. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic Escrow Rate applicable (Section 901) 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.

I. UNDIVIDED INTEREST, TRANSFER OF (WHEN SOLD SEPARATELY FROM THE REMAINING INTEREST)

Basic Escrow Rate applicable (Section 901) based upon the interest covered, the purchase price or the fair value thereof, whichever is higher.

J. MAINTENANCE CHARGES

1. \$25.00 per month for maintaining funds in our 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.

2. \$25.00 for the re-issuance of any check not cashed after six months have elapsed since the date of issuance.
3. \$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 five years elapses, any unclaimed remainder will be sent to the State escheat fund.

K. SENIOR CITIZEN'S RATE

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

L. INVESTOR, REALTOR, PUBLIC SERVANT, SENIOR CITIZEN'S OR MILITARY RATE

This rate shall apply to Investors, Realtors, active Military, Veterans, Senior Citizen's (age 60 and over) and Public Servants to include, but not limited to, teachers, policemen, firefighters, and emergency medical personnel. Charge 70% of the Basic Escrow Rate.

M. CHURCHES OR NON-PROFIT ORGANIZATION RATE

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

N. GOVERNMENTAL CONTRACTS

The Company may enter into separate contracts with Federal, state or local governmental agencies or their contractors for escrow services. Rates and fees will be based upon the volume of transactions and responsibilities and duties to be performed. The fee to be charged shall be included in the contract proposal.

O. 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.

P. CONSTRUCTION CONTROLLED ESCROW FEES

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

\$30.00 Per Draw

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

Q. HIGH VOLUME RELOCATION COMPANIES

For High Volume Relocation Companies, the rate shall be \$600.00 inclusive of miscellaneous fees.

R. 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.

S. INTENTIONALLY DELETED

T. 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.

U. 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 the Basic Escrow Charge (Sale).

V. PRE SALE RATE (YUMA COUNTY ONLY)

A flat fee of \$300.00 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.

W. 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.

X. OTHER CHARGES

1. RECONVEYANCE AND TRACKING FEE

Tracking, demanding and procuring Payoff Deeds for Agreement for Sale, Satisfaction of Mortgage, Deed of Release and Reconveyance of Deed of Trust from

Lender, Beneficiary or Servicing Agency; Preparing statutory notifications and preparing and executing title company release pursuant to A.R.S. 33-707. Recordation of Satisfaction of Mortgage or Deed of Release and Reconveyance, Releases of Liens Disclosed on Affidavits of Affixture, or Payoff Deeds procured pursuant to A.R.S. 33-707.

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.

2. INTENTIONALLY DELETED

3. ELECTRONIC MAIL DOCUMENT CHARGES

\$30.00 for each electronic loan package received

4. COURIER CHARGES – includes express mail, overnight delivery, courier delivery

\$30.00 per package.

5. WIRE FEES (OUTGOING)

Domestic Wires - \$30.00 per wire

International Wires \$50.00 per wire

Note: Where combined rates include Domestic Wire Fees, International Wires will have the additional fee charged.

No charge for incoming wires

ESCROW

901 BASIC CHARGE (SALE)

A. The minimum charge of 100% of the Basic Escrow Rate shall be based on the fair value of the property in the escrow.

B. SELLER ALL INCLUSIVE RATE \$160.00.

Charged in addition to Seller portion of escrow fee when Seller has one or more liens against property being paid off through escrow. Includes unlimited Reconveyance and Tracking, Courier Charges and Domestic Wire Fees only.

1. Discounts shall not apply to this charge.
2. This rate does not apply to commercial property.
3. This can be used for residential and/or vacant land

902 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 improvement. Note: The \$160.00 additional charge is per loan package for ALL LOANS including third party private loans (with the exception of seller carry back financing) concurrent with the sale escrow. This fee shall include electronic mail documents, Domestic wire fees only and courier fees. | \$160.00 additional charge per loan for ALL LOANS (except seller carry back financing) (Discounts Shall Not Apply To This Charge) EXCEPT-Graham/Greenlee counties which the fee is \$75.00 |
| C. If concurrently with sale escrow for the full value of the land and improvement. Note: The \$100.00 additional charge is for SELLER CARRY BACK financing concurrent with the sale escrow. Additional service charges may apply. | \$100.00 additional charge per SELLER CARRY BACK. (Discounts Shall Not Apply To This Charge) EXCEPT-Graham/Greenlee counties which the fee is \$75.00 |

903 BASIC CHARGE (LEASEHOLD)

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.

904 BASIC CHARGE (SUBDIVISION/COMMERCIAL)

A. SUBDIVIDERS, BUILDERS, AND DEVELOPER RATE

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 Escrow Basic Rate

MINIMUM RATE - \$ 100.00

B. COMMERCIAL PROPERTY RATE

This rate includes the following services:

1. Unlimited outgoing Domestic wire transfers only
2. Unlimited reconveyance and tracking fees
3. Receipt and printing of emailed documents
4. Unlimited courier fees

This rate includes commercial property refinance transactions.

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

905 BASIC CHARGE (CORPORATE EMPLOYEE RELOCATION RATE)

Rates under this section shall apply to 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.

The escrow fee shall be 70% of the Basic Escrow Rate

906 BASIC CHARGE (LOAN ESCROW AND ESCROW ONLY)

A. LOAN ESCROW (LOAN/REFINANCE/CONSTRUCTION/PERMANENT LOAN)

Loan Escrow services may be provided for a fee of \$295.00 per escrow for transactions involving institutional lenders. Services available under this section are limited to residential properties and include the following:

1. The receipt of funds and written instructions from an institutional lender
2. The disbursement of such funds for the elimination of matters affecting title, but only to the extent authorized under such instructions.
3. The preparation of a settlement and disbursement record for the funds handled in connection with (1) and (2) above.
4. The preparation, acceptance and recordation of documents.
5. Unlimited Reconveyance Tracking, courier fees, electronic documents and Domestic wire fees only.

This rate DOES NOT apply to property acquisition and DOES NOT include charges incurred if the use of an outside signing service is necessary.

The charge for a loan escrow that involves the preparation of lender escrow instructions by escrow agent shall be a minimum of 100% of the Basic Escrow Fee.

B. ESCROW ONLY SERVICE

Escrow services for transactions without title insurance are provided at 200% of the Basic Escrow Rate.

907 ABBREVIATED ESCROW

A. An abbreviated escrow may be provided if a transaction involved the following escrow duties for a charge of \$100.00

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

- B. A \$50.00 charge will be assessed for taking signatures. If this task is combined with the duties as shown directly above, the combined charge will be \$150.00.
- C. A \$50.00 charge will be assessed for each payoff ordered. If combined with those services shown above in paragraph A, the combined charge will be \$150.00.
- D. A \$100.00 charge will be assessed for the preparation of a settlement statement and disbursement record for the funds handled in connection with (A) above. If combined with those services shown in (A), the combined charge will be \$200.00.

908 MANUFACTURED HOME DEALER /BROKER

Manufactured Home Dealer/Broker transactions requiring escrow services pursuant to ARS 41-2180.

- A. The minimum charge of 100% of the Basic Escrow Rate shall be based on the fair value of the property in the escrow. Includes: receipt and disbursement of funds pursuant to escrow instruction provided by the parties and preparation of a Settlement Statement and disbursement report.
- B. Transfer of Certificates of Title to Buyer \$100.00
(Does Not include MVD or Third Party provider Title Transfer fees)
- C. Affixture (includes additional charge of \$200.00 \$75.00 to obtain Limited Realty Report to verify ownership and legal description, and recording fee).
- D. Loan document signing. \$100.00
- E. Domestic Wire fees only. \$30.00
- F. Courier fee \$30.00

909 INTEREST BEARING ACCOUNTS

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

910 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 Section 911 Account Servicing Charges for filed rate schedule UNLESS rates are separately stated under this Section 910 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	\$75.00 plus travel time and expenses

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

911 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.

A.	Acceptance fee for any account servicing agreement	\$100.00
B.	Collection Set-Up Fee (Collection only)	\$150.00

C.	Payor Concurrent Obligation/Payee Obligation	\$48.00
D.	Acceptance fee impound	\$130.00
E.	Acceptance fee for Commission Account/ Collateral Assignment	\$50.00
F.	Impound Account (annually in addition	\$96.00
G.	Addition of impound to existing account (one-time charge)	\$125.00
H.	Set-up ledger for holding accounts	\$50.00
I.	Annual fee <i>Generated through our Thatcher office</i>	\$120.00 \$102.00
J.	Additional Payees	\$50.00
K.	Commission Account Annual Fee	\$50.00
L.	Closing or Termination of account	\$60.00
M.	Add and Demand (taxes, insurance)	\$50.00
N.	Credit Verification (charged to the authorizing party and includes one full year of payment Histories)	\$15.00
O.	Assignment of Funds - acceptance	\$35.00
P.	Modification in terms of account	\$75.00
Q.	Change Payor/Payee (name only)	\$25.00
R.	Assumption, Status or Payoff Statements	\$60.00
S.	Assumption/Assignment	\$60.00
T.	Direct Assignment of Grantor's, Grantee's Mortgagee's, Mortgagor's, Trustor's or Beneficiary's interest in account.	\$75.00
U.	Release and Reconveyance of Deed of Trust	\$75.00

(This also includes any fee charges under General Rules X.1)

V.	Partial Release and Reconveyance of Deed of Trust (This also includes any fee charges under General Rules X.1)	\$75.00
W.	Amortization Schedules	\$10.00
X.	NSF Check Charge	\$25.00
Y.	Late Notices	\$10.00
Z.	Freeze and Reinstatement	\$50.00
AA.	10 Day Demand Letter	\$60.00
AB.	Copies of Canceled Checks	\$5.00
AC.	Replacement of Payment Coupon Book	\$5.00
AD.	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)	
AE.	Monitoring fee (Annual)	\$48.00

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

AF.	Acceptance fee or set-up fee for account created in house	\$100.00
AG.	Acceptance fee or set-up fee for account created outside	\$150.00
AH.	Acceptance fee or set-up fee for impound account in house	\$150.00
AI.	Add impound account to existing account	\$150.00
AJ.	(per year) Regular account service fee (\$15 per month) Manual	\$180.00
AK.	(per year) Regular account service fee (\$12 per month) EFT	\$144.00
AL.	(per year) Impound account service fee (\$13 per month)	\$156.00

AM.	(per year) Additional service fee for commission or underlying obligation - If we keep accounting payee to receive funds (\$7.50 per month) Manual	\$90.00
AN.	(per year) Additional service fee for commission or underlying obligation - If we keep accounting payee to receive funds (\$6.50 per month) EFT	\$78.00
AO.	(per year) For each additional payee to receive funds - (\$7.50 per month) Manual	\$90.00
AP.	(per year) For each additional payee to receive funds - (\$6.50 per month) EFT	\$78.00
AQ.	Electronic debit set-up fee (one time charge)	\$25.00
AR.	Closing or termination of account fee	\$60.00
AS.	A demand for payment of taxes or insurance	\$100.00
AT.	Modification of terms of account (including default interest adjustments)	\$100.00
AU.	Adding or deleting name due to marriage or divorce	\$100.00
AV.	Change name due to assumption or assignment	\$100.00
AW.	Statement fee for assumption or assignment (status only)	\$100.00
AX.	Statement fee for status only or payoff	\$100.00
AY.	Accounts requiring special handling (late penalties, monthly monitoring of default interest, leases, \$15 per month in addition to regular scheduled account servicing fees.)	\$180.00
AZ.	History print out for each calendar year	\$20.00
BA.	Partial release and reconveyance fee (without recording) (This also includes any fee charges under General Rules X.1)	\$100.00

BB.	Full release and reconveyance (without recording) (This also includes any fee charges under General Rules X.1)	\$75.00
BC.	Automatic late notices (\$5 per month)	\$60.00
BD.	Late notice reminders	\$15.00
BE.	10-Day Letter of intent to foreclosure (by request of beneficiary only)	\$125.00
BF.	Return item fee (when item is returned by bank or ACH)	\$25.00
BG.	Amortization schedules	\$20.00
BH.	Outside and direct payment (charge to payor)	\$20.00
BI.	Customer or non-customer stop payment of Company issued checks	\$25.00
BJ.	Year end replacement statements	\$10.00
BK.	Fax fee up to 10 pages	\$20.00
BL.	Document preparation for statement of breach (foreclosure)	\$125.00
BM.	Research fee – per hour (pull copies of old checks, histories or files that have been paid off more than 3 months prior to request)	\$60.00
BN.	Set up ledger for holding accounts – with monthly histories - (\$10 per month for base holding account) - (Account feeding to holding account regular fees)	\$50.00
BO.	Express, certified and overnight mail fee – Actual fees charges by US Postal Service, plus \$10	
BP.	Wire in and out transfer fee – Actual fees charged by Financial Institution, plus \$10 handling fee	
BQ.	Letter of request for proof that taxes, insurance, etc. are paid	\$10.00

- BR. Held funds monthly maintenance fee (Funds held as the result of a dormant account or stale dated check.) \$25.00

Rates 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.

912 TRUSTEE'S SALE CHARGES

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.

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

MINIMUM CHARGE - \$400.00

(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.)