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**Filing of: Escrow Rates**

**Effective Date: 7/30/2018**

**1. Closing Fees**

1.1 First Lien Mortgage Refinances or Non-Purchase Transactions:

A closing fee of \$390 shall be charged on all 1<sup>st</sup> mortgage refinances or non-purchase transaction. An additional closing fee of \$100.00 may be charged if a multiple location closing is requested.

1.2 Second Lien Mortgage Refinances or Non-Purchase Transactions:

A closing fee of \$250 shall be charged on all 2<sup>nd</sup> mortgages.

1.3 Subordination:

A handling fee of \$150 shall be charged for each subordinated loan where TSI provided the service of ordering, tracking, and obtaining the original subordination.

1.4 Purchase Transaction:

A closing fee of \$425 for the buyer and \$425 for the seller shall be charged on all purchase transactions.

1.5 Short Sale

A surcharge of \$400 shall be charged to the seller on all short sale transactions in addition to the closing fee.

1.6 REO Transactions

An REO service fee of \$500 shall be charged to the seller on all REO transactions in addition to the closing fee.



### 1.7 Piggyback Mortgages:

A closing fee of \$100 shall be charged on all piggyback mortgages (2<sup>nd</sup> mortgages that are closed simultaneously with any additional mortgage). A closing fee of \$250 shall be charged on all piggyback mortgages (2<sup>nd</sup> mortgages that are closed simultaneously with any additional mortgage) when part of a purchase transaction.

## 2. Additional Fees

### 2.1 Search and Exam Fee

A search and exam fee of \$150.00 may be charged per transaction. This fee applies to non-sale transactions only.

### 2.2. Document Prep Fee

All transactions in which the company is requested by the parties to prepare and execute a conveyance or other escrow related documents shall have a charge of \$90 per document.

### 2.3. Courier Fee:

A service fee charge of \$45.00 per transaction may be charged. This fee applies to document shipping, processing and/or handling, courier services, and online transmissions. This fee applied to non-sale transactions only. Such fee shall be non-refundable.

### 2.4. Wire fee:

When any transaction funds are delivered electronically, a \$20.00 fee may be charged. This fee applies to non-sale transactions only. Such fee shall be non-refundable.

### 2.5. Closer Pick Up

When a client requests a signing agent go to a client's home and witness the signing of the mortgage application package, an \$85.00 fee may be charged. Such fee shall be non-refundable.



## 2.6. Interest Bearing Account

Upon request, in writing, a party to the transaction may request that the funds be deposited into an interest bearing account. The charge shall be \$25.00.

## 3. Special Services

### 3.1. Employees

An employee of Amrock Inc., its subsidiaries, or any affiliated company (including an employee who as retired under normal retirement procedures, including retirement on account of illness and early retirement based on the employer's policies as to retirement) shall receive complimentary closing/settlement services in connection with a purchase, sale, non-purchase or refinance of his/her primary residence. Complimentary closing/settlement services are limited to one purchase, or one sale, non-purchase or one refinance during a twelve (12) month period.

### 3.2. Out-of-Pocket Costs:

In addition to those costs specifically set forth in this Escrow Rate filing, all out-of-pocket costs incurred by escrow agent to serve a customer may be charged as reimbursable expenses at actual cost.

### 3.3. Negotiated Fees

Amrock Inc. reserves the right to negotiate client specific pricing. Service level contracts will be maintained outlining those schedules which will be made available to the Arizona Department of Financial Institutions upon request.

### 3.4. Closing Fees Not Scheduled Herein:

Closing services may be required in some cases and under conditions for which no charge has been provided in this Schedule. In any such event, a charge shall be made which, in the opinion of the Company, appears to be consistent with general pricing procedures as set forth herein. The additional fees will be documented and signed by all parties and maintained in the respective file.