

# **ESCROW FEES AND CHARGES**FOR THE STATE OF ARIZONA

This Schedule of fees and Charges shall supersede all Schedules of Fees and Charges which have heretofore been displayed in our offices and filed with the Arizona Department of Financial Institution pursuant to A.R.S. §6-846 et. Seq. On behalf of New Land Title Agency, LLC.

EFFECTIVE
October 1, 2016
Unless otherwise indicated.

Previous Versions (August 1, 2009) (December 1, 2010) (February 1, 2014)

#### **BASIC ESCROW RATE** Maricopa & Pinal Counties Only TRANSACTION TRANSACTION **TRANSACTION** TRANSACTION **RATE RATE RATE RATE AMOUNT AMOUNT AMOUNT AMOUNT** \$ \$ \$ \$ Up to and Including Up to and Including Up to and Including Up to and Including Up to 90.000 700 315.001 - 320.000 1022 545.001 - 550.000 1304 775.001 - 780.000 1564 550,001 - 555,000 780,001 - 785,000 90,001 - 95,000 707 320,001 - 325,000 1029 1310 1569 95,001 - 100,000 714 325,001 - 330,000 1036 555,001 - 560,000 1316 785,001 - 790,000 1574 100,001 – 105,000 721 330,001 - 335,000 1043 560,001 - 565,000 1322 790,001 – 795,000 1579 335,001 - 340,000 105,001 - 110,000 565,001 - 570,000 795,001 - 800,000 1584 728 1050 1328 340,001 – 345,000 110,001 - 115,000 735 570,001 - 575,000 1334 800,001 - 805,000 1057 1589 345,001 - 350,000 805,001 - 810,000 115,001 - 120,000 742 1064 575,001 - 580,000 1340 1594 120,001 - 125,000 749 350,001 - 355,000 1070 580,001 - 585,000 1346 810,001 - 815,000 1599 125,001 - 130,000 756 355,001 - 360,000 1076 585,001 - 590,000 1352 815,001 - 820,000 1604 130,001 – 135,000 763 360,001 - 365,000 1082 590,001 - 595,000 1358 820,001 - 825,000 1609 135,001 - 140,000 770 365,001 - 370,000 1088 595,001 - 600,000 1364 825,001 - 830,000 1614 140,001 - 145,000 600,001 - 605,000 777 370,001 - 375,000 1094 1370 830,001 - 835,000 1619 145.001 - 150.000 784 375.001 - 380.000 1100 605.001 - 610.000 1376 835.001 - 840.000 1624 840,001 - 845,000 150,001 - 155,000 791 380,001 - 385,000 1106 610,001 - 615,000 1629 1382 155,001 - 160,000 385,001 - 390,000 615,001 - 620,000 845,001 - 850,000 798 1634 1112 1388 160,001 – 165,000 390,001 - 395,000 850,001 - 855,000 805 1118 620,001 - 625,000 1394 1639 165,001 – 170,000 395,001 - 400,000 812 1124 625,001 - 630,000 1400 855,001 - 860,000 1644 170,001 - 175,000 400,001 - 405,000 860,001 - 865,000 819 1130 630,001 - 635,000 1406 1649 405,001 - 410,000 865,001 - 870,000 175,001 - 180,000 826 1136 635,001 - 640,000 1412 1654 180,001 - 185,000 833 410,001 - 415,000 1142 640,001 - 645,000 1418 870,001 - 875,000 1659 875,001 - 880,000 185,001 - 190,000 415,001 - 420,000 1148 645,001 - 650,000 840 1424 1664 190,001 – 195,000 420,001 - 425,000 847 1154 650,001 - 655,000 1430 880,001 - 885,000 1669 195,001 - 200,000 854 425,001 - 430,000 1160 655,001 - 660,000 1436 885,001 - 890,000 1674 200,001 - 205,000 430,001 - 435,000 660,001 - 665,000 1166 1442 890,001 - 895,000 1679 861 205,001 - 210,000 868 435,001 - 440,000 1172 665,001 - 670,000 1448 895.001 - 900.000 1684 210,001 - 215,000 440,001 - 445,000 1178 670,001 - 675,000 1454 900,001 - 905,000 875 1689 445,001 - 450,000 675,001 - 680,000 215,001 - 220,000 1460 905,001 - 910,000 882 1184 1694 220,001 - 225,000 450,001 - 455,000 910,001 - 915,000 889 1190 680,001 - 685,000 1466 1699 915,001 - 920,000 225,001 - 230,000 896 455,001 - 460,000 1196 685,001 - 690,000 1472 1704 230,001 - 235,000 460,001 - 465,000 920,001 - 925,000 903 1202 690,001 - 695,000 1478 1709 235,001 - 240,000 910 465,001 - 470,000 1208 695,001 - 700,000 1484 925,001 - 930,000 1714 240,001 - 245,000 470-001 - 475,000 700,001 - 705,000 930,001 - 935,000 1719 917 1214 1489 245,001 - 250,000 475,001 - 480,000 1220 705,001 - 710,000 935,001 - 940,000 924 1494 1724 250,001 - 255,000 931 480,001 - 485,000 1226 710,001 – 715,000 1499 940,001 - 945,000 1729 255,001 - 260,000 938 485,001 - 490,000 1232 715,001 - 720,000 1504 945,001 - 950,000 1734 490,001 - 495,000 950,001 - 955,000 260,001 - 265,000 1238 720,001 - 725,000 1509 1739 945 265,001 - 270,000 952 495.001 - 500.000 1244 725,001 - 730,000 1514 955.001 - 960.000 1744 270,001 - 275,000 959 500,001 - 505,000 1250 730,001 - 735,000 1519 960,001 - 965,000 1749 1754 275,001 - 280,000 505,001 - 510,000 735,001 - 740,000 965,001 - 970,000 966 1256 1524 280,001 - 285,000 510,001 - 515,000 970,001 - 975,000 973 1262 740,001 - 745,000 1529 1759 285-001 - 290,000 515,001 - 520,000 745,001 - 750,000 975,001 - 980,000 980 1268 1534 1764 290,001 - 295,000 987 520,001 - 525,000 1274 750,001 - 755,000 1539 980,001 - 985,000 1769 525,001 - 530,000 755.001 - 760.000 985.001 - 990.000 295,001 - 300,000 994 1280 1544 1774 300,001 - 305,000 1001 530,001 - 535,000 1286 760,001 - 765,000 1549 990,001 - 995,000 1779 305,001 - 310,000 1008 535,001 - 540,000 1292 765,001 - 770,000 1554 995,001 - 1,000,000 1784 310,001 - 315,000 1015 540.001 - 545.000 1298 770,001 – 775,000 1559

For Transactions in Excess of \$1,000,000		
Amount of Liability	Additional Rate	Maximum Rate
1,000,001 to 5,000,000	Add \$4.50 per \$5,000 or fraction thereof	\$6284
Over \$5,000,000	Add \$3.50 per \$5,000 or fraction thereof	As calculated

#### **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 designated 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 Institution or by operation of law.

#### C. APPLICABILITY

For purposes of rate application, counties shall be included in Zones as follows:

Zone	Counties
1	Maricopa & Pinal

All fees and charges shall be considered earned by the Company upon close of escrow and shall be non-refundable.

#### D. MINIMUM CHARGES

Unless otherwise set forth within a specific rate herein, the minimum charge for any escrow transaction shall be:

Zone	Minimum Rate
1	\$700.00

Should any rate as set forth herein specify a higher or lower minimum than that shown above, then the minimum set forth in such rate shall prevail.

#### E. COMPUTATION FROM BASIC RATE

- 1. The applicable rates shall be computed on a per-unit of insurance basis in multiples of \$5,000, including any fraction thereof, in accordance with the division of such units as set forth in the applicable Basic Escrow Rate Table.
- 2. Whenever percentages of the Basic Escrow Rate are used, the charge arrived at shall be rounded up to the nearest dollar.

#### F. 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 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).

#### G. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

The Basic Sale Escrow Fee as set forth herein shall be charged 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 are involved.

#### H. UNDIVIDED INTEREST SOLD SEPERATELY FROM REMAINING INTEREST

The Basic Sale Escrow Fee Charge as set forth herein shall be charged based upon the interest covered, the purchase price or the fair value thereof, whichever is the higher.

#### I. FAIR VALUE - DEFINED

The fair value shall be construed as the full value of the property, including all encumbrances. When a sale is not involved, the fair value shall be determined from all available information, such as the amount of encumbrances, assessed value, etc. In no event shall the fair value be less than the sum of the unpaid principal balance of each mortgage and/or contract to which the property is subject. Additions to the loan balance incurred by Buyer, including but not limited to MIP premiums, will not be included in the unpaid principal balance for the purpose of determining fair value.

#### J. 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 the county where the property is located.

State of Arizona Schedule of Escrow Fees & Charges Effective: October 1, 2016

#### **CHAPTER I - ESCROW - BASIC CHARGES**

#### E101. SALE - BASIC CHARGE

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 (Includes Overnight Delivery Fees, Courier Fees, Document Preparation Fee and Wire Fees, which in the aggregate, do not exceed \$125). Aggregate fees in excess of \$125 shall be based on the actual cost(s). If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate as applicable.

#### **E102. LOAN ESCROW RATES**

Refer to Chapter V of this Manual for escrow rates for loan rates for the financing, refinancing or revamping a loan, construction loans and other loan rates.

#### E103. LOAN TIE-IN FEE - SALE ESCROW WITH NEW LOAN

When a loan escrow is closed concurrently with a sale, there shall be an additional \$100 escrow fee charged per loan closed that is to be secured by the property subject to the escrow. The rate is in addition to the escrow fee charged for closing the sale escrow and shall be applicable regardless of the type of lender (i.e. institutional or private lender, seller carry-back, etc.) or loan program

#### E104. LEASEHOLD - BASIC CHARGE

The escrow rate for leasehold shall be based upon the fair value of the property or the total amount of the lease payments, whichever is less.

Leasehold Basic Charge     (except for oil, gas or mineral leases)	100% of the Basic Rate
2. Oil, Gas or Mineral Leases	200% of the Basic Rate

#### E105. TIMESHARE - BASIC CHARGE

The rate for any escrow that involves the sale or purchase of a Time Share Estate as defined by A.R.S. §33-707(E) shall be \$100. No other rate shall be applied to this rate.

#### E106. ESCROW ONLY - BASIC CHARGE

The escrow fee for an escrow involving a transfer or encumbrance of real property, manufactured home, mobile home or factory-built building designed for use as a residential dwelling in which no title insurance is to be issued shall be 200% of the Basic Escrow Rate. This rate does not preclude the application of charges under Sections E309 and E410. No other rate shall be applied to this rate.

Approval of the Branch Manager must be obtained prior to acceptance of such a transaction.

## **CHAPTER II – SUBDIVISION AND COMMERCIAL RATES**

#### E201. SUBDIVIDERS, BUILDERS AND COMMERCIAL DEVELOPERS

This rate is available to a builder, contractor, developer or subdivider customarily engaged in such business for the units to be developed. The amount of the adjustment to the charge is dependent upon the number of units.

The total of number of units may be located within one or more subdivisions situated within the State of Arizona to determine the rate to be given.

No other rate shall be applied to these rates.

#### A. ALL COUNTIES

Number of Units	Rate Calculated From Basic Escrow Rate	
1 to 100	70%	
101-1000	50%	
1001-1200	30%	
1,201 or more	\$100 Regardless of liability amount	
The minimum rate shall be \$100		

#### **E202. COMMERCIAL ESCROW RATE**

Escrow services performed in conjunction with title services shall be charged based upon the dollar amount of the transaction, at the following rates:

Liability Amount	Rate
Up to \$2,000,000	70% of the Basic Escrow Rate
\$2,000,001 - \$10,000,000	65% of the Basic Escrow Rate
\$10,000,001 - \$25,000,000	60% of the Basic Escrow Rate
\$25,000,001 - \$55,000,000	55% of the Basic Escrow Rate
\$55,000,001 - \$75,000,000	50% of the Basic Escrow Rate
\$75,000,001 and above	45% of the Basic Escrow Rate

The following services shall be included in the above rate:

- A. Unlimited outgoing wire transfers
- B. Unlimited payoff tracking and processing fees
- C. Receipt & Printing of emailed documents

**Miscellaneous Services:** Fees for services set forth in this Manual which are not listed as being included in this 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 this rate.

#### **E203. ABBREVIATED ESCROW - COMMERCIAL**

An abbreviated escrow will be provided at the rates indicated when any one or more of the following services are provided in conjunction with the issuance of title insurance product(s):

A.	Receipt and disbursement of funds:	\$250.00
B.	Acceptance and recordation of documents:	\$250.00
C.	Ordering Payoffs:	\$75.00
D.	Outgoing Wire Transfers	No Charge

When more than one service is provided in an escrow, then the charge for each service provided shall be accumulated and combined as a total charge for the escrow.

This rate does not include recording and filing service fees due the County Recorder or filing office as set forth in this manual.

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof.

#### E204. ABBREVIATED ESCROW - COMMERCIAL - MULTIPLE SITES

When there are multiple commercial properties in multiple sites, an abbreviated escrow will be provided at a rate of \$1,000 per site, when any one or more of the following services are provided in conjunction with the issuance of the title insurance product(s):

- 1. Receipt and disbursement of funds
- 2. Outgoing Wire Transfers
- 3. Acceptance and recordation of documents
- 4. Ordering payoffs

This rate does not include recording and filing service fees due to the County Recorder or filing office as set forth in this manual.

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof.

#### **E205. LOAN RATE - COMMERCIAL**

Refer to Chapter V - Loan Escrow Rates

#### **E206. OPTION TAKE-DOWN**

When all or a portion of the properties in single or multiple sites are purchased pursuant to the exercise of an Option Agreement and wherein a Memorandum of Option Agreement is recorded between a Homebuilder and a Land Banker, the flat escrow fee will be \$125 (with or without financing).

This rate may be applied when the property is purchased in whole or part, pursuant to the terms of the Option Agreement. A copy of the Option Agreement and/or recorded Memorandum of Option Agreement shall be retained by the company.

#### **CHAPTER III - SPECIAL RATES**

The rates contained within this section are considered reduced rates. No other rate shall be applied to these rates.

#### E301. 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. This rate is applicable only to the escrow fees which are being paid by the investor.

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

#### E302. EMPLOYEE RATE

There shall be no escrow rate charged for transactions closed in connection with the financing, refinancing, sale or purchase of the employee's primary residence for any employee of New Land Title Agency, LLC or for an employee of any parent company, sister company or subsidiary company thereof, including employees on approved retirement. 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. This complementary service is limited to one purchase or one sale or one refinance during a 12 month period (one transaction).

There shall be a charge equal to 25% of the Basic Escrow Rate for transactions closed in connection with the financing, refinancing, sale or purchase of the primary residence for any employee of any other escrow or title company or agency.

#### **E303. SENIOR CITIZEN RATE**

This rate is available to all persons of the age 65 years or older on or before the close of escrow date. The person requesting this rate must present proof of age.

The charge will be 80% of the Basic Escrow Rate.

## E304. FIRST RESPONDER'S 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 present proof of employment or active duty status.

The charge will be 80% of the Basic Escrow Rate.

#### E305. FIRST TIME HOME BUYER RATE

This rate is available to any first-time purchaser of residential property to be used as a primary residence. A "first time purchase" is defined as individual(s) that have never had an ownership interest in residential property. The party requesting this rate will be required to execute an affidavit attesting that the party has not previously owned any residential property and the property being purchased is to be used as a primary residence.

The charge will be 80% of the Basic Escrow Rate.

#### E306. CHURCHES, NON-PROFIT AND CHARITABLE ORGANIZATION'S RATE

This rate is available on properties used within the normal scope of activities of churches, non-profit or charitable organizations. Churches, charitable or non-profit organizations are those to which contributions made are deductible pursuant to the Internal Revenue Code.

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

#### E307. LOW-INCOME HOUSING ASSISTANCE RATE

This rate is available to Buyers who are receiving financial assistance from a non-profit organization whose primary purpose is to assist low-income individuals in the purchase of a primary residence, and the escrow fee is being paid by the Buyer. This rate does not extend to the housing-assistance organization when it is paying fees on behalf of the Buyer.

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

#### E308. CORPORATE RELOCATION RATE

This rate is available to individuals through association with their employer or their employer's relocation company when the employee is being relocated by its employer, and shall be extended to the employer or employer's Relocation Company only if the transferred employee has already conveyed title to the employer or relocation company. This rate shall apply only to transactions involving the purchase or resale of an employee's primary residence and only to the relocated employee's share of the Basic Escrow Rate.

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

#### E309. REO (REAL ESTATE OWNED) SALE ESCROW RATE - 1-4 SFR PROPERTY

This rate shall be applied to an escrow transaction involving an REO resale, and title insurance is not being provided by the Escrow Agent.

This rate shall be the sale escrow rate applicable to this type of transaction and unless otherwise instructed in writing by the parties shall be paid one-half by buyer and one-half by seller.

**Loan Tie-In Fee:** In transactions where one or more new loan is involved, then there shall be a Loan Tie-In Fee of \$100 per loan added to this rate.

**Miscellaneous Services:** Fees for services set forth in this Manual which are not listed as being included in this 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 this rate.

No other rate shall be applied to this rate.

Description		Rate
Α.	BASIC ESCROW SERVICE  Does not include any other charges filed separately in this manual. All such charges incurred shall be in addition to this escrow fee.	\$1,000.00
B.	PREMIUM ESCROW SERVICE Includes: receipt and printing of one (1) electronic loan package, one (1) courier and overnight delivery fee, one (1) recording and filing service fee and one (1) wire fee.	\$1,200.00
C.	PREMIUM PLUS ESCROW SERVICE Includes: 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, unlimited wire fees, unlimited reconveyance and payoff tracking fees.	\$1,500.00

#### E310. CONTRACT RATE - GOVERNMENTAL AGENCIES & POLITICAL SUBDIVISIONS

Separate contract bids may be solicited and entered into with any federal, state, county or municipal governmental entity, agent or political subdivision, which is a buyer, borrower, seller or exchanger of real property for the furnishing of escrow services. All bids will reflect and be based upon the complexity of the transaction. Any such contracted bids must be approved in writing by the Branch Manager. A copy of said contract bid is to be placed in each escrow file for which the rate applies.

#### E311. NEGOTIATED RATE

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

The minimum charges set forth in Section D shall not apply to this section.

#### E312. COMPETITOR'S RATES

The Company 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 by The Company Branch Manager and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

#### **CHAPTER IV - MISCELLANEOUS SERVICES**

#### **E401. 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 the Company before such an account can be opened.

The charge for opening, servicing and closing out of such an account shall be \$75 per account.

#### E402. FUNDS HOLD BACK FEE

When funds remain in an escrow subsequent to the closing thereof for a specific purpose upon the request of the parties, the following rates shall apply and are in addition to any other escrow fees charged in the transaction:

Amount of Hold Back	Fee
Up to \$75,000	\$200.00
\$75,001 to \$200,000	\$300.00
\$200,001 and above	\$500.00
Commercial Hold Backs (regardless of the amount)	\$500.00

In the event the parties request additional services in connection with the hold back account at time of closing, then such fees as set forth in this manual shall be collected at close of escrow and shall be considered earned and non-refundable.

No other rate shall be applied to this rate.

#### **E403. PROCESSING SERVICE CHARGES**

When servicing requiring additional work is provided, a processing fee will be charged. The following fees have been established for those services, and shall be non-refundable.

	Description	Rate
A.	Overnight Delivery or Courier Service	\$25.00 each
B.	Wire processing Transfer Fee	\$25.00 Domestic each
		\$30.00 International each
C.	Payoff Tracking and Processing Fee	\$100.00 per file
D.	Receipt & Printing of Email Documents	\$100.00 each set
E.	Credit Card & Personal Debt Payments For each check in excess of two	\$10.00 each
F.	Document Preparation Fee	\$50.00 each
G.	Release of Deed of Trust Preparation	\$15.00 each

#### E404. PUBLIC REAL ESTATE REPORTS - OUTSIDE ESCROW & TITLE INSURANCE

#### **A. ALL COUNTIES**

Public reports as required by the Arizona Department of Real Estate for builders or developers using escrow and/or title services from another company will be provided at a rate of \$100 per hour or fraction thereof with a minimum of 50 hours.

#### **E405. PUBLIC REPORT BINDER**

When the Company provides copies of Public Reports upon request by the party, there shall be a a fee charged of \$35.00 each.

#### E406. MANUFACTURED UNIT TITLE TRANSFER/AFFIXTURE PROCESSING FEES

For purposes of this section, the term *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.

Service		All Counties
A.	Transfer of Title	\$250.00 per unit
B.	Affidavit of Affixture	\$250.00 per unit

The above fees include any and all fees due any State Motor Vehicle Department and/or third party vehicular title processing service.

#### E407. ABBREVIATED ESCROW OR SUB-ESCROW RATE: 1 to 4 SFR RESIDENTIAL

Abbreviated or sub-escrow services may be provided separately or in support of a primary escrow holder or institutional lender at the following rates:

- A. An abbreviated escrow may be provided if a transaction involves the following escrow duties
  - 1. Receipt and disbursement of funds and/or
  - 2. Acceptance and recordation of documents,

Zone 1	
\$150	

When additional services are requested, there shall be an additional charge of \$100 per hour, with a minimum charge of \$100 plus \$50 per each additional half-hour or fraction thereof.

#### E408. DIRECT TRANSACTION FEES - SALE OR LOAN TRANSACTION

	Description	Rate
A.	Sale Escrow Instructions The charge for the preparation of Sale Escrow Instructions.	\$150.00 Plus applicable sale escrow rate
В.	Loan Escrow Instructions The charge for the preparation of loan escrow instructions.	\$150.00 Plus applicable loan escrow rate

#### **E409. EXCHANGE ACCOMODATION FEE**

When an escrow transaction involves a 1031 Tax Deferred Exchange or a simultaneous exchange of property, there shall be an additional charge of \$100 for each exchange or property involved in the transaction. This fee shall be in addition to the escrow fee charged for closing the transaction.

In the case of a 1031 Tax Deferred Exchange, the exchange fee shall be paid by the exchanger, unless otherwise instructed in writing by the parties.

In the case of a simultaneous exchange, the exchange accommodation fee shall be paid one-half by each party, or when the purchase agreement states that the escrow fee shall be paid according to custom, unless otherwise instructed in writing by the parties.

#### **E410. SHORT SALE SELLER'S TRANSACTION FEE**

A. When the transaction results in one or more existing lenders accepting less than the actual amount owed under its encumbrance ("short-payoff" or "short sale"), there shall be a bundled service fee charged to Sellers in lieu of other miscellaneous charges that would normally be incurred by the Seller to close the transaction. Said fee shall be charged to the Seller in addition to the Seller's portion of the basic sale escrow rate, and shall include the following:

Transaction Fee	Includes
\$300.00	Unlimited payoff tracking and processing fees, unlimited recording and filing service fees, unlimited wire fees, and unlimited courier fees.

#### **E411. ACCELERATED ESCROW RATE**

There shall be an additional fee of \$250 charged on any transaction that is processed within a three-business day period at the request of the customer.

State of Arizona Schedule of Escrow Fees & Charges Effective: October 1, 2016

#### E412. ACCOMODATION FEE

- A. **Taking Signatures:** \$150 The fee for taking signatures plus costs incurred for such services as set forth in this manual (such as overnight delivery or courier service), if any, in performing the service. The duties of the Company shall be only in the taking of signatures on documents provided by the customer or on behalf of the customer.
- B. Returning Loan Package(s) Separately: \$100 for returning a separate loan package back to the lender and/or borrower, plus costs incurred for such services as set forth in this manual (such as overnight delivery or courier service), if any.
- C. Coordinating Recording of Documents: \$100. The Company may, upon request and at the discretion of the Company, coordinate the recording of the documents providing that such recording does not impose any liability upon the Company and providing that the parties sign an "Accommodation Recording Instruction and Hold Harmless" in a form provided by the company.

#### **E413. RENT GUARANTEE ESCROW**

When estimated rental and/or triple-net charges, common area maintenance revenue are guaranteed by the seller, and funds are held in escrow pursuant to a written agreement, the fees shall be \$50 per month.

#### E414. UCC, LIEN AND/OR JUDGEMENT SEARCH SERVICE FEE

When the parties to an escrow request a UCC, lien and/or judgment search through any governmental entity of any jurisdiction requesting information that is not in the normal course of title examination on the real estate, or an update to a previous search, based upon the name(s) of the parties involved in the transaction, the charges shall be \$100 for each search requested and for each update requested.

This fee does not include any fees incurred with any governmental office or third party vendor for the search and/or copies provided by such office.

#### E415. SPECIAL SERVICES OR ADDITIONAL WORK CHARGE

A \$100 an hour work charge will be made 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. 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.

Under such circumstances, the minimum fee shall be \$100 plus \$50 per each additional half-hour or fraction thereof.

#### **E416. RECORDING & FILING SERVICE FEES**

The fees charged for recording and/or filing fees with the County Recorder, Secretary of State or other applicable government office shall be:

	Description	Fee Per File	
	Description	Zone 1	
1.	Refinance or Loan (non-commercial properties)	\$100	
2.	Sale with New Loan	\$100	
3.	All Cash Transactions (non-commercial properties)	\$100	
4.	All Other Transactions	\$100	
5.	Commercial Sale (with or without loan) or Refinance	\$100	

The above fees shall be considered earned at close of escrow and shall be non-refundable.

#### E417. ABANDONED OR DORMANT FUNDS CUSTODIAL FEE

This rate 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.

There shall be a minimum charge of \$120, which shall be considered earned after expiration of the applicable time period(s) set forth below. When the funds have remained in escrow for a period of more than twelve (12) months, then there shall be an additional fee of \$10 per month or fraction thereof, which shall be considered earned at the end of each additional month.

Description	Abandoned/Dormant After
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 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.

The parties to the escrow shall be notified in writing (1) at or prior to close of escrow that such a fee will be incurred or (2) by written notice sent to the last known address at least 60 days prior to implementation of the charge. Fees as incurred shall be deducted from the amount held prior to disbursement and until such time as any remaining funds are escheated to the state pursuant to ARS Title 44, Chapter 3, Article 1. 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.

#### **CHAPTER V - LOAN ESCROW RATES**

#### E501. SECOND/SUBSEQUENT LOAN CONCURRENT WITH A FINANCING ESCROW

When a financing or re-financing transaction includes a second or subsequent loan closed in conjunction with the new first loan, there shall be a fee of \$100 for each additional loan processed in excess of the first loan. This fee is in addition to the applicable rate charged for the loan transaction.

#### E502. LOAN ESCROW RATE - 1 to 4 SFR & NON-COMMERCIAL PROPERTIES

This rate shall be applicable to any loan-only transaction, regardless of whether or not there is/are any existing loan(s) to be paid off as a part of the escrow and when there is no transfer of title involved, all loan documents will be provided by the lender and no documents are to be provided by the Escrow Holder, the fee, regardless of the loan amount, shall be:

Zone	Rate	
Zone 1	\$300.00 Includes: courier and overnight delivery fees, wire fees, receipt & printing of email documents and payoff tracking fees. Does not include the Recording Service Fee or other filed rates included in this manual for special services as requested or required to close the escrow.	
No other rate shall be applied to this rate.		

**Miscellaneous Services:** Fees for services set forth in this Manual which are not listed as being included in this 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 this rate.

#### E503. LOAN ESCROW RATE - COMMERCIAL

This rate shall be applicable to any loan-only transaction, regardless of whether or not there is/are any existing loan(s) to be paid off as a part of the escrow and when there is no transfer of title and all loan documents are provided by the lender and no documents are to be provided by the Company, the fee shall be:

Liability	Charge
Up to \$1,000,000	\$750
\$1,000,001 to \$3,000,000	\$1,000
Over \$3,000,000	\$1,500
No other rate shall be applied to this rate.	

In situations where minimal or abbreviated services are required, the escrow rate described in Section E203 or E204 shall be charged, whichever is applicable.

#### **E504. CONSTRUCTION LOAN**

When the purpose of the escrow is to close on a construction loan, and there is no transfer of title, the charge to close the construction loan shall be 100% of the Basic Escrow Rate.

#### E505. CONSTRUCTION LOAN HOLD BACK AND DISBURSEMENT ESCROW

The charges for disbursement of construction funds pursuant to a construction disbursement agreement are as follows:

A.	Projects without Lien Tracking	
1.	Set Up Fee	\$750.00
2.	Disbursement Fee (per draw – includes one check)	\$100.00
3.	Additional checks per draw in excess of one (per check)	\$ 25.00

B.	Projects with Lien Tracking	
1.	Set Up Fee	\$750.00
2.	Disbursement Fee (per draw)	1/10 <sup>th</sup> of 1% of the amount of the draw

C.	Document Collection and Review Fee When there is no collection or disbursement of funds involved, and the Company is asked to collect and review documentation pertaining to draws and lien waivers, the fee shall be:	
1.	Set Up Fee	\$750.00
2.	Package Review - Each	\$100.00

In all situations, additional services requested or required under the terms of the construction disbursement agreement, including but not limited to overnight delivery or courier fees, wire-out fees, cancellation and reissue of checks and/or setting up of an interest bearing account, shall be charged at the applicable rate set forth in this section if and as incurred, and shall be charged to the party requesting such services, and shall be deducted from the amount due said party.

In the event the lender or borrower request additional services in connection with the hold back/disbursement account at time of closing, then such fees shall be collected as set forth in this manual at close of escrow and shall be considered earned and non-refundable.

When the Construction Hold Back & Disbursement Escrow is set up in conjunction with the closing of the loan by the Company, the fees set forth above shall be in addition to fees charged in connection with the loan closing.

No other rate shall be applied to this rate.

#### **CHAPTER VI- ACCOUNT SERVICING**

#### E601. DEFINITIONS

ASA Account Servicing Agent

Escrowed An account arising from an escrow closed by any licensed title

**Transaction** insurance or escrow company.

Non-Escrowed An account arising from a transaction that was not closed by a

**Transaction** licensed title insurance or escrow company.

#### E602. ACCOUNT SERVICING FEES

The following charges are applicable for accounting and other services rendered in connection with an account servicing escrow pursuant to the instructions of the parties thereto and shall become effective on January 1, 2010.

	E602. ACCOUNT SERVICING FEES  Effective 1/1/2010			
RATE CODE		DESCRIPTION	CHARGE	
A.		SET-UP FEES – ESCROWED TRANSACTIONS		
	1.	Set-Up Fee - Escrowed Transaction.  Acceptance fee for an account servicing agreement arising from an Escrowed Transaction or from accounts transferred from another licensed ASA.	\$100.00	
	2.	Set-Up Fee Escrow - Escrowed Transaction with Impounds. Acceptance fee for an account servicing agreement arising from an Escrowed Transaction or for accounts transferred from another licensed ASA, which includes an impound account for payment of taxes, insurance and assessment by ASA.	\$200.00	
B.		SET-UP FEES – NON-ESCROWED TRANSACTIONS		
	1.	Set up Fee - Non-Escrowed Transaction.  Acceptance fee for an account servicing agreement arising from a Non-Escrowed Transaction.	\$200.00	
	2.	Set-Up Fee - Non Escrowed Transaction with Impounds.  Acceptance fee for an account servicing agreement arising from a Non- escrowed Transaction which includes an impound account for payment of taxes, insurance and assessment by ASA.	\$325.00	
C.		SET-UP FEE – ADDITIONAL NOTE(S)		
	1.	Set-Up Fee - Additional note(s) or Amortizing Ledgers.  This fee would also be applicable to accounts with multiple payees, in which each payees request separate amortizing ledgers reflecting each payee's percentage of the note.	\$100.00 each	
D.		ANNUAL FEES		
	1.	Annual Fee. Includes one check out.	\$150.00	

	Annual Fee - Additional Checks Out.  2. Annual Fee for additional checks out in excess of one for add payee(s) or other disbursements.	onal \$75.00 Each
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	E602. ACCOUNT SERVICING FEES Effective 1/1/2010			
RATE CODE		DESCRIPTION	CHARGE	
	3a.	Annual Fee – Including Impound Account. Includes one check out; one tax code, one insurance policy and one assessment.	\$300.00	
	3b.	Each additional impounded item, annually.	\$75.00 Each	
	4.	Special Service Accounts.	\$12.50	
	٠.	In addition to other monthly fees due.  Annual Fee - Including Impound Account – Low Income Housing Payor.	Per month	
	5a.	This rate is <u>available to the Payor under an account who purchased a</u> primary residence with assistance from a non-profit organization whose primary purpose is to assist low-income individuals in the purchase of a primary residence. Includes one tax code, one insurance policy and one assessment.	\$168.00	
	5b.	Each Additional impounded item, annually.	\$30.00 Each	
E.		ASSIGNMENT & NAME CHANGE FEES		
	1.	Assignment of Funds.	\$100.00	
	2.	Change Payor/Payee. Name change only.	\$100.00	
	3.	Assignment or Assumption of Account . Change of payee due to assignment of lien instrument or change of payor due to change in ownership of property with assumption of existing lien subject to the account.	\$150.00	
F.		MODIFICATION & ACCOUNT ADJUSTMENT FEES		
	1.	Addition of Impound Account to Existing Account.  Due upon request to add an impound account to an existing account for payment of taxes, insurance and assessment by ASA. Includes one tax code, one insurance policy and one assessment.	\$150.00	
	2a.	Modification in Terms of Account. Includes one (1) change.	\$100.00	
	2b.	Each Additional Change.	\$25.00	
	3.	Add and Demand. Taxes, Insurance, Assessment.	\$100.00	
G.		STATEMENT & VERIFICATION FEES		
	1.	Statement Fee. Assumption, assignment, payoff, status, etc.	\$100.00	
	2.	Written Updates on all statements. Assumption, assignment, payoff, status, forfeiture/foreclosure, reinstatements, etc.	\$50.00	
	3.	Verification or Information Fee.	\$25.00	
Н.		TRUSTEE FEES – DEED OF TRUST		
	1.	Trustee Reconveyance Fee - Full or Partial.	\$100.00	
	2.	Substitution of Trustee.	\$50.00	
I.		FORFEITURE FEES – AGREEMENT FOR SALE		
	1.	Notice requiring strict performance of agreement.	\$50.00	

State of Arizona Schedule of Escrow Fees & Charges Effective: October 1, 2016

	E602. ACCOUNT SERVICING FEES Effective 1/1/2010				
RATE CODE		DESCRIPTION	CHARGE		
	2.	Notice of Intent to Forfeit and Affidavit.	½ of 1% of the remaining balance or \$600, whichever is greater		
J.		CLOSE-OUT & TRANSFER FEES			
	1.	Close-Out or Termination Fee.	\$100.00		
	2.	Transfer of an Account.	\$100.00		
K.		RECORDING FEES			
	1.	When document(s) are recorded or filed through a servicing account, the fee(s) charged shall be the actual fee(s) charged by the County Recorder in which the property is located and/or in the filing office, in addition to any other charge(s) incurred and as set forth herein.	Actual Charge		
L.		MISCELLANEOUS SERVICES	-		
	1.	Account Freeze.  Due to pending foreclosure or forfeiture. Includes reinstatement figures of account.	\$100.00		
	2.	Amortization Schedule.	\$15.00		
	3.	Distribution of an Estate.  When payee's funds have been held pending such distribution. Does not include any other fees due for name change, etc.	\$50.00		
	4.	Holding Account.	\$50.00		
	5.	Reminder Notice.	\$20.00		
	6.	Returned Unpaid Check Fee.  "Bank Fees" may include, but not be limited to the actual charges assessed by the financial institution of the holder, payee or assignee of the holder or payee.	\$25.00 plus bank fees		
	7.	Additional Services.  In the event that additional services are requested by the parties or are required in order to service the trust as instructed by the parties, then those applicable rates set forth in this Escrow Manual shall be charged if and as incurred. Unless otherwise instructed in writing by the parties, said charges shall be charged to the party requesting or requiring such service(s), and shall be in addition to any other fees set forth in this Chapter.	Filed Rate		

#### **CHAPTER VII - SUBDIVISION TRUSTS**

E701. DEFINITIONS

Beneficiary One (1) married couple, or one (1) party as his\her sole and separate

property or one (1) validly formed legal entity

**E702. SUBDIVISION TRUST FEES** 

The following charges are applicable for accounting and other services rendered in connection with subdivision trust escrows pursuant to the instructions of the parties thereto.

E702. SUBDIVISION TRUST FEES					
RATE CODE		DESCRIPTION		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
Α.		SET-UP FEES		All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.	Single Beneficiary Trust	Acceptance Fee	250.00	200.00
	2.	Double Beneficiary Trust	Acceptance Fee	350.00	300.00
	3.	Junior Beneficiary Trust	Acceptance Fee	350.00	300.00
	4.	Additional Beneficiary	Acceptance Fee	25.00	25.00
В.		ANNUAL FEES		ALL COUNTIES Except Pima & Cochise	PIMA & COCHISE COUNTIES ONLY
	1.	Single Beneficiary Trust	Annual Fee	250.00	150.00
	2.	Double Beneficiary Trust	Annual Fee	400.00	250.00
	3.	Junior Beneficiary Trust	Annual Fee	400.00	250.00
	4.	Additional Beneficiary	Annual Fee	25.00	25.00
C.		ASSIGNMENT FEES		ALL COUNTIES Except Pima & Cochise	PIMA & COCHISE COUNTIES ONLY
	1.	Assignment of Funds/Money	Acceptance Fee	100.00	100.00
	2.	Assignment of Funds/Money	Annual Fee	75.00	50.00
	3.	Change of Payee under Trust Obligation	Acceptance Fee	75.00	50.00
	4.	Deed and Assignment of Beneficial Interest	Acceptance Fee	125.00	100.00
D.		COLLATERAL ASSIGNMENT OF BENEFICIAL INTEREST		ALL COUNTIES Except Pima & Cochise	PIMA & COCHISE COUNTIES ONLY
	1.	Collateral Assignment	Acceptance Fee	125.00	75.00
	2.	Collateral Assignment	Annual Fee	100.00	50.00
	3.	Collateral Assignment	Release Fee	75.00	75.00

State of Arizona Schedule of Escrow Fees & Charges Effective: October 1, 2016

	E702. SUBDIVISION TRUST FEES					
RATE CODE		DESCRIPTION		All Counties Except Pima & Cochise	Pima & Cochise Counties Only	
E.		ASSIGNMENT OF COLLATERAL ASSIGNMENT		ALL COUNTIES Except Pima & Cochise	PIMA & COCHISE COUNTIES ONLY	
	1.	Assignment of Collateral Assignment	Acceptance Fee	125.00	75.00	
	2.	Assignment of Collateral Assignment	Annual Fee	100.00	50.00	
	3.	Assignment of Collateral Assignment	Release Fee	75.00	75.00	
F.		DOCUMENT EXECUTION FEES		All Counties Except Pima & Cochise	Pima & Cochise Counties Only	
	1a.	Deed – Escrow closed by the Company	Subdivided Lot	25.00	25.00	
	1b.	Lots in Excess of One (1)	Each, additionally	2.50 Max. \$45.00	2.50 Max. \$45.00	
	1c.	Sectional Legal Description	-	75.00	25.00	
	2a.	Deed – Escrow closed by another Company	Subdivided Lot	100.00	100.00	
	2b.	Lots in Excess of One (1)	Each, additionally	5.00 Max. \$100	5.00 Max. \$100	
	2c.	Sectional Legal Description	-	175.00	100.00	
	3.	Deed of Full Release & Reconveyance	Execution & Verification	100.00	100.00	
	4.	Deed of Partial Release & Reconveyance	Execution & Verification	100.00	100.00	
	5.	Easement	Execution only	75.00	No Charge	
G.		MISCELLANEOUS SERVICES		All Counties Except Pima & Cochise	Pima & Cochise Counties Only	
	1.	Addition of Property to Existing Trust		50.00	25.00	
	2.	Amended Trust Declaration Fee		50.00	N/A	
	3.	Acceptance of Amendment		100.00	75.00	
	4.	Certificate(s) of Deposit or Letter(s) of Credit to be held for Depositories	Acceptance Fee	100.00	50.00	
	5.	Certificate(s) of Deposit or Letter(s) of Credit to be held for Depositories	Annual Fee	75.00	50.00	
	6.	Review and Analysis The minimum fee shall be \$100 plus \$50 per each additional half-hour or fraction thereof.	Hourly Rate	100.00	100.00	
н.		ACCOUNTING & ADMINISTRATIVE SERVICES		All Counties Except Pima & Cochise	Pima & Cochise Counties Only	
	1.	Brokers Commission	Acceptance Fee	100.00	100.00	
	2.	Broker's Commission	Annual Fee Includes one check out	150.00	150.00	

	E702. SUBDIVISION TRUST FEES					
RATE CODE		DESCRIPTION		All Counties Except Pima & Cochise	Pima & Cochise Counties Only	
	3.	Check Service Fee	Per Check	10.00	4.50 Pima &	
I.		LEASE		All Counties Except Pima & Cochise	Cochise Counties Only	
	1.		Acceptance Fee	150.00	No Charge	
	2.		Annual Fee	125.00	No Charge	
	3.		Transfer Fee	75.00	No Charge	
J.		CERTIFICATE OF PURCHASE		All Counties Except Pima & Cochise	Pima & Cochise Counties Only	
	1.		Acceptance Fee	150.00	150.00	
	2.		Annual Fee	125.00	125.00	
	3.		Transfer Fee	75.00	75.00	
K.		OPTIONS TO PURCHASE		All Counties Except Pima & Cochise	Pima & Cochise Counties Only	
	1.	Included in original trust	Acceptance	100.00	No Charge	
	2.	Not included in original Trust	Acceptance	125.00	No Charge	
	3.	Exercise of Option		125.00	No Charge	
L.		FORFEITURE FEES		All Counties Except Pima & Cochise	Pima & Cochise Counties Only	
	1.	Notice of Default		225.00	125.00	
	2.	Notice of Forfeiture		200.00	150.00	
	3.	Completion of Forfeiture Fee		250.00	200.00	
М.		CLOSING & CANCELLATION FEES		All Counties Except Pima & Cochise	Pima & Cochise Counties Only	
	1.	Closing or Distribution Fee	Single Beneficiary	250.00	100.00	
	2.	Closing or Distribution Fee	Double Beneficiary	300.00	200.00	
	3.	Closing or Distribution Fee	Junior Trust	250.00	100.00	
	4.	Mutual Cancellation Fee	Any Trust	100.00	100.00	
	5.	Sell Out. If all the property in the trust is sold or converse in the normal course of handling the subdivis closing or distribution charge.		No Charge	No Charge	

	E702. SUBDIVISION TRUST FEES			
RATE CODE		DESCRIPTION	All Counties Except Pima & Cochise	Pima & Cochise Counties Only
N.		RECORDING FEES	All Counties Except Pima & Cochise	Pima & Cochise Counties Only
	1.	When documents are recorded by the trust department, the recording fee(s) charged shall be the actually fee(s) charged by the County Recorder in which the property is located, in addition to any other charge(s) incurred and set forth herein.		Actual Charge
0.		ADDITIONAL SERVICES		Pima & Cochise Counties Only
	1.	In the event that additional services are requested by the parties or are required in order to service the trust as instructed by the parties, then those applicable rates set forth in this Escrow Manual shall be charged if and as incurred. Unless otherwise instructed in writing by the parties, said charges shall be charged to the party requesting or requiring such service(s), and shall be in addition to any other fees set forth in this Chapter.	Filed Rate	Filed Rate

#### **CHAPTER VIII - BUSINESS TRANSACTION ESCROW RATE**

#### **E801. BUSINESS TRANSACTION ESCROW RATE**

This rate shall be applied to the following types of transactions:

- (a) Escrow transactions involving the sale of a business and/or business assets.
- (b) Stock Pledge Holder escrows in which capital stock of a corporation is pledged and will be held by the escrow agent or by its account servicing department as collateral for payment of a debt or performance of an obligation.

BUSINESS TRANSACTION ESCROW RATE		
Transaction Amount Up to and Including	Rate	
\$0 - \$25,000.00	\$ 300.00	
\$25,001.00 - \$40,000.00	\$ 400.00	
\$ 40,001.00 - \$60,000.00	\$ 550.00	
\$ 60,001.00 - \$90,000.00	\$ 675.00	
\$ 90,001.00 - \$130,000.00	\$ 825.00	
\$130,001.00 - \$180,000.00	\$ 985.00	
\$180,001.00 - \$210,000.00	\$1,285.00	
\$210,001.00 - \$350,000.00	\$1,495.00	
\$350,001.00 - \$400,000.00	\$1,695.00	
\$400,001.00 - \$450,000.00	\$2,295.00	
\$450,001.00 - \$500,000.00	\$2,895.00	

For Transactions in Excess of \$500,000				
Amount of Transaction	Fee Per \$5,000 or Fraction Thereof	Maximum Rate		
From \$500,001 to \$1,000,000	Add \$5.00 per \$5,000 or fraction thereof	\$3,395.00		
Over \$1,000,000	Add \$3.75 per \$5,000 or fraction thereof	As calculated		

When documents are provided by the Parties or their Legal Counsel, then a discount of 50% shall be applied to the above escrow fee.

When additional services are required or requested by the Parties to close the transaction, the Additional Work Charge as set forth in Chapter 3 or other applicable fees as set forth in this Rate Manual shall be applied and shall be in addition to this rate.