



Nations Lending Services of Arizona, Inc
501 South 48th Street, Suite 102
Tempe, Arizona 85281

**Proposed Rate Manual
for Escrow Services
Effective 12/20/2013
Submitted 12/11/2013**

These rates are for Non National Customers and Local Customers or Customers without Escrow Rate Agreements.

National Customer fees are negotiated rates. The Company will enter into these agreements from time to time and the bundled agreements will be maintained and available at the Companies office.

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 things of values are delivered with or without transfer of legal or equitable title, 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 performance of a prescribed act when it is then to be delivered by such person to a grantee, grantor, promise, promisor, oblige, obligor, bailee, bailor or a designated agent of employee of any of them. Escrow includes subdivision trusts (A. R. S. 6-801).

1. Escrow Fee - Refinance \$185

The escrow fee schedule incorporated herein (Exhibit A) is applicable to all refinance escrows and is the escrow rate used for computing charges when escrow services are performed subject to the provisions of paragraphs 2, 12 and 18. Second liens without a simultaneous first closings (stand alone seconds) are also charged this fee.

2. Employee Rate

No charge shall be made to employees of the company, its subsidiary or affiliated companies for escrow services in connection with the financing, sale or purchase of the employee's bona fide primary home property and one non primary residence each year. Waiver of such charges is authorized only in connection with those costs which the employee would be obligated to pay, by established custom, as a party to the contract. The employee will be required to pay the company's third party costs associated with these fees.

3. Check Replacement \$ 20

When a party requires a previously issued check to be canceled and/or reissued. This fee applies when the request is at the party's discretion. If it is determined the delivery of a check was inaccurate or not confirmed the agent reserves the right to waive the fee.

4. Courier Fee \$ 20

A Courier Fee will be charged per package on any file that includes a courier run or an overnight delivery.

5. Deed Preparation Fee \$ 50

The deed preparation fee is charged per document for the preparation of recordable instruments to include but not limited to Warranty Deeds, Quit Claim Deeds, Affidavit of Affixtures, Affidavits of Property Value, etc. If the charges exceed this figure, actual costs will be charged.

6. NSF Check Charge \$ 25

When funds presented are returned NSF or over drafted from a customers account. These charges also include the cost of recouping any losses. If the charges exceed this figure, actual costs will be charged.

7. Property Report \$ 75

A fee for examining the condition of title when not issuing insurance. Including but not limited to services relating to the preparation and examining title for the purposes of escrow transactions. If the charges exceed this figure, actual costs will be charged.

8. Reconveyance Tracking Fee \$35

Under A.R.S. 33-707 where a mortgagee, trustee or person receives full satisfaction of a mortgage or deed of trust or lien against the property the agent will track the release of this lien or provide services including but not limited to search of title, document preparation and mailing services to perfect the release of mortgage or deed of trust or lien. This fee is charged per property. If more than one loan is closed on a property their will be only one charge.

9. Recording Fee \$ 50

This fee includes the recorders costs, processing, scanning, courier or overnight charges related to the recordation of all documents on each escrow file. This is a per file charge.

10. Signing Fee – Refinance

Charged on all out of office escrow transactions defined as “refinance” where a notary or signing agent must travel outside the office. The agent will charge actual notary or signing agent cost plus \$50.00 for packaging and services.

11. Settlement or Closing Fee – Simultaneous \$ 95

Charged when this file is closed in conjunction with another loan on the same property at the same time. Typically a 2nd lien position to a first. This applies equally to purchase and refinances.

12. Escrow Fee – Purchase

These charges are total buyer and seller and are split based on the contract or agreement between buyer and seller. If no agreement is provided the agent will split the cost which typically splits the fee 50/50. The fee is based on the purchase price of the property.

12. Escrow Fee – Purchase (continued)

Purchase Price	Total Fee
\$ 0 – 100,000	\$ 360
\$ 101,000-250,000	\$ 460
\$ 251,000-500,000	\$ 560
\$ 501,000 – 750,000	\$ 660
\$ 751,000 - \$1,000,000	\$ 760
\$1,000,001 and up	add \$ \$0.50 per thousand

13. Update Fee \$ 25

This fee is charged for each update of the commitment date. It includes an incremental title search and examination for the period of the original commitment to the most current available information.

14. Wire Fee \$ 25

This is a per file fee that includes the preparation, notification, verification, initializing and reconciliation of wire transactions into and out of each escrow file.

15. Additional Work Charges \$50 per hour with minimum of 1 hour
Quarter hour (\$12.50/15 minutes) increments

The company reserves the right to make additional charges when additional work is performed. These charges shall include, but not limited to, all legitimate charges made by outside vendors in connection with an escrow transaction. The company also reserves the right to make additional charges when the parties to the escrow, including their agents and/or representatives, make demands that cause the escrow holder to perform additional duties and spend more than a normal amount of time in processing the escrow. In those instances where a specific charge is not listed, additional work charges shall be computed on the basis of \$ 50 per each employee hour with a minimum of 1 hour and incrementally charged per each quarter hour thereafter.

16. Extended Travel Fee \$50

From time to time closers must travel an extended distance to close a loan.

17. Additional Trip Fee \$50

Some loans require a second trip to sign additional documents or correct documents from the initial closing.

18. Investor Discount 65% charged (35% Discount)

Investor is defined by 3 or more closing or potential to close 3 or more closings in a 12 month period. Nations Lending Service may offer their escrow rates at a 35% discount to earn that repeat business from the same customer.



Nations Lending Service of Arizona
 501 S. 48th St, Suite 102
 Tempe, Arizona 85281

Phone 480-967-2209
 Fax 480-967-0122

Quoted by:

TITLE FEE QUOTE-EXHIBIT A

Borrower:

Escrow No:

Insured Amount:

SEND ALL DOCS TO: NLSdox@nationssl.com

FEES	AMOUNT	
Escrow Fee \$185.00	}	
Courier \$20.00 Per Package \$40.00		
Recording Fee(Must be shown in 1200 Sec) \$50.00		\$300.00
Wire Fee \$25.00		
Endorsements		
Title Insurance		
Signing Fee (In Home/Out-of-Office, if needed)	actual notary fee plus \$50.00	
Extended Travel Fee (if needed)		\$50.00
Deed Preparation (if needed)		\$50.00
Additional Work Charge (if needed)	\$50 per hour with minimum of 1 hour and quarter hour (\$12.50/15 minutes) increments thereafter	
TOTAL FEES:	<div style="border: 1px solid black; padding: 2px; display: inline-block;">\$</div>	