



ESCROW RATE MANUAL
AND
SCHEDULE OF ESCROW FEES

STATE OF ARIZONA
(For use in Maricopa
and Pima Counties)

Revised – Effective September 3, 2013

Table of Contents

GENERAL RULES		
A	DEFINITION OF ESCROW	3
B	COMPUTATION FROM BASIC RATE	3
C	EMPLOYEE RATE	3
D	FAIR VALUE	3
E	RATES AND CHARGES IN EFFECT PRIOR TO FILING	4
F	SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)	4
G	TRANSFER OF UNDIVIDED INTEREST	4
H	RELOCATION RATE	4
I	UNIQUE ESCROW REQUIREMENTS	4
J	MAJOR TRANSACTIONS	4
K	ABANDONED/DORMANT FUNDS	5
L	INTENTIONALLY OMITTED	5
M	WORK CHARGE	5
N	INTEREST BEARING ACCOUNTS	5
O	PAYMENT OF ESCROW CHARGES	5
P	RESIDENTIAL AND COMMERCIAL PROPERTIES	5
ESCROW RATES		
801	BASIC CHARGE (SALE)	6
802	BASIC CHARGE (LOAN)	6
803	BASIC CHARGE (LEASEHOLD)	7
804	BASIC CHARGE (SUBDIVISION)	7
805	BASIC CHARGE - REFINANCE	8
806	BASIC CHARGE – MINI ESCROW	9
807	BUSINESS OR PERSONAL PROPERTY	10
808	BASIC CHARGE – SUB ESCROW AND SIGN UP SERVICE	10
809	INVESTOR/REALTOR RATE/VOLUME USER	11
810	SPECIAL ESCROW REQUIREMENTS	11
811	RESIDENTIAL REFINANCE – BUNDLED RATE	12
812	INTENTIONALLY OMITTED	13
813	FIRST TIME HOME BUYER RATE	13
814	SUBDIVISION TRUST CHARGES	13
815	NEGOTIATED RATE	14
816	BROKER ESCROW RATE	14
MISCELLANEOUS FEES AND CHARGES		
817.A	TRACKING FEE	14
817.B	RECONVEYANCE FEE	14
817.C	RECORDING SERVICES	14
817.D	EXPRESS MAIL SERVICE FEE	15
817.E	ELECTRONIC DOCUMENTS	15
817.F	ESCROW HOLDBACK FEES	15
817.G	INTENTIONALLY OMITTED	16
817.H	COPY CHARGES	16
817.I	CHECK FEES	16
817.J	INSPECTION FEE	16
817.K	FILE COPY FEE	16
817.L	MANUFACTURED UNIT(S) AFFIXTURE PROCESSING CHARGES	16
818	REO (REAL ESTATE OWNED)	17
819	LOAN ESCROW RATE	18
820	FLAT RATE ESCROW FEE OR SHORT SALE TRANSACTIONS	19
SPECIAL RATES		
821	RELOCATION RATE	20
822	EMPLOYEE RATE	20
823	DIRECT TRANSACTION FEE	20
824	FIRST TIME HOMEBUYER RATE	20
825	AFFINITY GROUPS AND DEFINED BENEFIT GROUPS	20
826	CHARITABLE NON-PROFIT/GOVERNMENT AGENCIES AND CHURCH RATE	21
827	EMERGENCY RELIEF RATE	21
828	FEDERAL, STATE OR MUNICIPAL AGENCIES	21
829	LOW-INCOME HOMEBUYER DOWN PAYMENT ASSISTANCE PROGRAM RATE	21
830	NEGOTIATED RATE	21
831	UCC FILING RATE	22
832	PROCESS SERVICE FEE	22
	ESCROW RATE SCHEDULE – MARICOPA COUNTY	23
	ESCROW RATE SCHEDULE – PIMA COUNTY	26

LANDMARK TITLE ASSURANCE OF ARIZONA, LLC
ARIZONA

ESCROW MANUAL

GENERAL RULES

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(a). Pima County: The rates shall always be applied on fair value as defined in D below in multiples of \$1,000.00, including any fraction thereof
- 1(b). Maricopa County: The rates shall always be applied on fair value as defined in Paragraph D below in multiples of \$5,000.00, 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 or down to the nearest dollar.

Revised 7/22/05

C. EMPLOYEE RATE:

Moved to Special Rates. **(7/22/13)**.

D. 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.

E. 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.

F. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic charge applicable (Section 801) 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.

G. TRANSFER OF UNDIVIDED INTEREST (WHEN SOLD SEPARATELY FROM REMAINING INTEREST)

Basic Charge applicable (Section 801) based upon the interest covered, the purchase price or the fair value thereof, whichever is the higher.

H. RELOCATION RATE

Moved to Special Rates. **(7/22/13)**.

I. UNIQUE ESCROW REQUIREMENTS

In some cases, due to unusual requirements regarding the financing or development of a major project, the Company may find it necessary to enter into contracts or agreements for various services to be rendered and the charges to be made thereon. All such requests must be submitted in full detail for consideration by the State Manager, Vice President, or Senior Officer so authorized by the Company (authorized officer). This will allow the Company to maintain uniformity on projects of a similar nature and to offer prices which are consistent with established escrow rates.

In any such event the Company shall charge for escrow services what appears to be consistent with its general pricing procedures as set forth herein. The minimum charge shall be **\$1,500.00**. The maximum charge shall be as provided in the currently filed fee schedule. This unique escrow requirements rule shall apply to transactions of \$1,000,000 or more.

Revised 7/22/13

J. MAJOR TRANSACTIONS

Intentionally omitted.

Revised 7/11/05

K. ABANDONED/DORMANT FUNDS

Dormant funds in the amount of one cent or more as evidenced by stale-dated checks (6 months), outstanding checks, inactive escrow accounts and account service balances will be maintained at a charge of \$25.00 a month plus costs, if any, to escrow agent, beginning 6 months from the date the initial check was disbursed or the date the funds became available for disbursement. Maintenance service: one written notice will be mailed to the last known address within 3 months prior to implementation of the charge.

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.

L. INTENTIONALLY OMITTED

M. 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.

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N. 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:	Maricopa County	\$25.00
	Pima County	No charge

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O. 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).

P. RESIDENTIAL AND COMMERCIAL PROPERTIES:

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

ESCROW

801 BASIC CHARGE (SALE)

1. The minimum charge of 100% of the Basic Escrow Rate shall be based upon the purchase price of the property in the escrow, but shall not be less than the minimum charges shown below. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate. See attached "Fee Schedule".

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Maricopa County:	100% of Basic Rate, Minimum charge of \$460.00
Pima County:	100% of Basic Rate, Minimum charge of \$450.00

802 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 Additional \$175.00 per loan

Revised 9/3/2013

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. For all other transactions, the fee shall be paid by the party obtaining the loan.

- C. The following charges are applicable for construction loans where the lender requests additional services, such as obtaining lien waivers, architectural approval, etc.

One-half of 1% of the amount of loan
Pima County: Minimum \$230.00
Maricopa County: Minimum \$300.00

803 BASIC CHARGE (LEASEHOLD)

- A. 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.
- B. Escrow's on Oil, Gas or Mineral Lease Estate:
 - i) Pima County: \$125.00 per hour, based on the services rendered, Minimum of \$125.00. Total work charge fees will be documented in the file.
Revised 7/22/2013
 - ii) Maricopa County: 250% of Basic Escrow Rate, Minimum of \$460.00.

804 BASIC CHARGE (SUBDIVISION)

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 801 and 802 A).

A. Maricopa County:

1 - 15 units	70% of Basic Rate
16 - 30 units	60% of Basic Rate
31 - 70 units	50% of Basic Rate
71 - 200 units	40% of Basic Rate
201 - 300 units	30% of Basic Rate
301 - or more units	25% of Basic Rate

B. Pima County:

1 - 15 units	70% of Basic Rate
16 - 30 units	60% of Basic Rate
31 - 1199 units	50% of Basic Rate
1200 or more units	\$65.00 Flat Escrow Fee
Minimum Rate:	\$65.00

NOTE: The minimum charge in Section 801 shall not be applicable toward escrow charges paid for by the builder, contractor, developer or subdivider as shown in this Section 804. The buyer shall however, be charged for its proportionate share subject to the minimum charge.

Note: The Loan Escrow Rate (the "loan tie-in" fee) shall not be applicable on VA Loans for transactions subject to this Section 804.

Note: No other rate may be applied to this Section 804 rate.

B2. Subdividers and Builders Rate Relating to Sales of Lots Only:
(Pima County Only)

This rate is available to a builder, contractor, developer or subdivider customarily engaged in such business and does not apply to a purchase of a 1 to 4 family dwelling. (This rate should be applicable only to those rates available under Sections 801 and 802 A and B).

- 1 - 15 units 70% of Basic Rate
- 16 - 30 units 60% of Basic Rate
- 31 - 70 units 50% of Basic Rate
- 71 - 200 units 40% of Basic Rate
- 201 or more units 30% of Basic Rate

NOTE: The minimum charge in Section 801 shall not be applicable toward escrow charges paid for by the builder, contractor, developer or subdivider. The buyer shall however, be charged for its proportionate share subject to the minimum charge.

C. Volume Subdivider and Builder Rate. (Pima County only)

This rate is available to a builder, contractor, developer or subdivider customarily engaged in such business and is only applicable to those charges to the subdivider/builder. If the subdivider/builder has 1200 or more units the charge shall be \$50.00. The number of units shall be determined by adding the number of units being developed in recorded subdivision and the number of proposed units in additional parcels, all of which are controlled by the subdivider/builder.

This rate shall not be applied in conjunction with any other discount rate.

805 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. On Residential 1-4 family property:

- 1) Pima County:
 - i. A charge of \$50.00 will be provided for escrow services to volume user institutional lenders and their borrowers.
 - ii. A charge of \$150.00 flat fee shall be charged for escrow services to institutional lenders and their borrowers regardless of the loan amount.
- 2) Maricopa County: \$175.00

B. On Commercial property, for transactions of:

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

806 BASIC CHARGE – ABBREVIATED/MINI-ESCROW

A. 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:

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

Fees charged by the County Recorder and are a separate charge and not included herein.

CHARGE: Pima County: \$200.00, plus actual costs incurred by the Company in closing the transaction.

Maricopa County: \$250.00 plus actual costs incurred by the Company in closing the transaction.

B. Residential transactions

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

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

Fees charged by the County Recorder are a separate charge not included herein.

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

807 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.

A) Pima County:

Gross Value Up To	Fee
\$ 29,000	\$ 560.00
\$ 49,000	\$ 665.00
\$ 74,000	\$ 715.00
\$ 99,000	\$ 765.00
\$149,000	\$ 815.00
\$199,000	\$ 920.00
\$299,000	\$1025.00
\$499,000	\$1225.00

Plus \$1.50 per \$1,000 or fraction over \$499,000.00

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.

B) Maricopa County Only:

<u>Sales Price Up To:</u>	<u>Escrow Fee</u>
\$ 19,000.00	\$ 500.00
\$ 39,000.00	\$ 600.00
\$ 74,000.00	\$ 700.00
\$149,000.00	\$ 800.00
\$199,000.00	\$ 880.00
\$299,000.00	\$ 980.00
\$399,000.00	\$1,080.00
\$499,000.00	\$1,180.00

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

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808 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:

Pima County: \$100.00, plus actual costs incurred by the Company in closing the transaction. Copy of receipts for cost must be contained in escrow file.

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

Fees charged by the County Recorder are a separate charge not included herein.

809 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, broker, investor, mortgage banker, bank, savings and loan and insurance underwriter. The rate shall be available to real estate brokers and real estate agents licensed by the State of Arizona.

CHARGE: 70% of Escrow Rate

Minimums apply as set forth in Section 801.

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810 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

811 BUNDLED ESCROW RATE FOR RESIDENTIAL REFINANCE

This rate is available to Lenders which perform Twenty five (25) Residential refinance loan transactions, if requested. For transactions which do not qualify in this section, the escrow rate shall be in accordance with the applicable section of the Escrow Rates.

A. Pima County:

1. In residential refinance transactions, the escrow rate shall be the sum of Two Hundred Twenty Five Dollars (\$225.00) per loan, this rate is inclusive of the following services:

1. Branch Office Signing Services
2. Electronic Document Charges
3. Local Courier and Overnight Delivery Service
4. Recon Tracking Service up to three loans
5. Up to 6 checks for installment/creditor payments

Additional service charges may apply as follows:

Charge: \$75.00 escrow charge for each additional new loan
Charge: \$50.00 document preparation such as deeds,

Subordination agreement and releases necessary to facilitate the transaction;

Charge: \$50.00 to \$150.00 for special signing services
Charge: \$10.00 per check for payment of installment/creditor payments beginning with seventh check.

B. Maricopa County only:

1. Residential refinance transactions - the escrow rate shall be the sum of Two Hundred Seventy Five Dollars (\$275.00) 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 Service;
6. Up to 5 checks for installment/creditor payments

2. Additional service charges may apply as follows:

Charge: \$75.00 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: \$50.00 recording service fee

812 Omitted 7/22/2013

813 FIRST TIME HOMEBUYER RATE (moved to Special Rates) 7/22/2013

814 SUBDIVISION TRUST CHARGES:

A. Initial acceptance fees (Acceptance Rate):

- \$150.00 Single Beneficiary Trust
- \$500.00 Double Beneficiary Trust

B. Annual Fees (Annual Rates):

- \$150.00 Single Beneficiary Trust
- \$300.00 Double Beneficiary Trust
- \$500.00 Junior Trust

- 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.
 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.

C. Accounting and Administrative Services:

1. Collateral Assignment of Beneficial Interest
 - \$75.00 Acceptance Fee
 - \$50.00 Annual Fee
2. \$150.00 Assignment of Collateral Assignment of Beneficial Interest
3. \$100.00 Deed and Assignment of Beneficial Interest
4. \$75.00 Per Employee Hour- Review and Analysis of Trust Accounts
5. \$75.00 Acceptance of Amendment to Trust Agreement
6. \$50.00 Additional Parcels of Property added to Trust (per parcel)
7. \$25.00 Deed Fee (per deed)
\$100.00 – Out of house escrow fee
8. Closing or Distribution Fee
 - a. \$150.00 Single Beneficiary Trust, Minimum
 - b. \$250.00 Double Beneficiary Trust, Minimum

Note: 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.

The charges set forth herein are minimum charges. Additional reasonable charges will be made when unusual conditions are encountered or when special risks are assumed, or when special services are provided.

815 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.

816 BROKER ESCROW RATE:

Any licensed real estate or sales agent, mortgage broker, or any other individuals or entities customarily involved in real estate investments shall be charged 70% of the basic escrow rate. This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay in the transaction

817 MISCELLANEOUS FEES AND CHARGES

A. Tracking Fee \$ 75.00

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.

B. Reconveyance Fee \$100.00

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

C. Recording Services

1. Recording Services – Residential transactions:

- Charge: \$50.00 for Sale Transaction, no new loan
- Charge: \$75.00 for Sale Transaction with one or more loans
- Charge: Pima County: \$60.00 for Refinance or New Loan
Maricopa County: \$50.00 for Refinance or New Loan

2. Recording Services – Commercial transactions:

Charge: Maricopa: \$100.00 for Sales and Refinance transactions
Pima County: \$175.00 for Sales and Refinance transactions

Note regarding Commercial Recording Service rate: This recording service charge is a minimum charge for recording documents with the applicable County Recorder. If the actual charge exceeds the charge for the respective type of transaction, 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. 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.

D. 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 – Maricopa County only
Charge: \$20.00 includes 3 deliveries per transaction for local courier service
– Pima County only
Charge: \$25.00 per domestic overnight delivery – Pima County only
\$30.00 per international overnight delivery – Pima County only

E. 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: Pima: \$30.00 per transaction
Maricopa: \$40.00 for the first loan, and \$20.00 for the each additional loan in the same transaction

F. ESCROW HOLDBACK FEE

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

Pima County: No charge
Maricopa County: \$100.00

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 for the holdback fee of \$100.00-Maricopa County.

Revised 7/22/2013

G. INTENTIONALLY OMITTED.

H. COPY CHARGES

\$.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.

I. CHECK FEES

\$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).

J. INSPECTION FEE

Pima County: \$150.00 per inspection
Maricopa County: \$100.00 per inspection

This fee shall be charged for each inspection of the property involved in an Escrow. The inspection fee shall be charged to the party or lenders party requesting the inspection. Escrow file shall be documented regarding the charge for the fee.

K. FILE COPY 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.

L. 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.

818 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, it's 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, two (2) wire fees (Pima County only) 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, unlimited wire fees, unlimited reconveyance and payoff tracking fees and two loan tie-in fees.	\$1,500.00

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.

819 NATIONAL LOAN ESCROW RATE (1-4 FAMILY SINGLE FAMILY RESIDENTIAL PROPERTY):

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

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 transaction, when the title insurance is not being provided by the Escrow Agent, it's title underwriters, subsidiaries or affiliates.

This rate shall be as follows:

Loan Amount	Refinance Escrow Fee
0- \$250,000.00	\$ 650.00
\$250,001 to \$500,000	\$ 750.00
\$500,001 to \$750,000	\$ 850.00
\$750,001 to \$1,000,000	\$ 950.00
\$1,000,001 to \$1,250,000	\$ 1,050.00
\$1,250,001 to \$1,500,000	\$ 1,150.00
\$1,500,001 to \$2,000,000	\$ 1,250.00
\$2,000,001 to \$3,000,000	\$ 1,350.00
\$3,000,001 to \$4,000,000	\$ 1,450.00
\$4,000,001 to \$5,000,000	\$ 1,550.00

This rate shall include the following services:

- Escrow processing and curative work
- Hud-1 Settlement Statement preparation
- Wire Service (unlimited)
- Electronic Doc Charges (unlimited)
- Up to 6 checks for installment/creditor payments
- One signing/notary service at no extra charge if signed in escrow agent's office –
- Overnight delivery service (up to three)
- Local courier service (unlimited)
- Reconveyance Tracking (up to two)
- Recording Fee

If an outside signing service is used, the actual amount assessed by the signing service will be charged to the customer.

820 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: Recording fees as referenced in Section 817 shall apply.

Revised 9/2013

Maricopa County only:

<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

Pima County only:

<u>Purchase Price</u>	<u>Escrow Fee</u>
Up to \$200,000	\$1,000.00
\$200,001 to \$500,000	\$1,400.00
\$500,001 to \$750,000	\$1,600.00
\$750,001 to \$1,000,000	\$1,800.00
Over \$1,000,000	Call for quote

SPECIAL RATES

821 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.

Pima County: 75% of the applicable escrow rate.
Maricopa County: 70% of the applicable escrow rate.

Minimums apply as set forth in Section 801.

822 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:

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.

823 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 \$125.00. There will be a signed agreement signed by all parties for the work charge. The work charge shall be non-refundable. **Revised 7/22/2013**

824 First Time Homebuyer Rate (Pima County Only):

The charge of 80% of the basic escrow rate is available to any first time purchaser of residential property to be used as a primary residence. (Pima County Only)

825 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.

Minimum Rate: \$75.00
Maximum Rate: 70% of the Basic Escrow Rate

Minimums apply as set forth in Section 801.

826 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

Minimum not less than 50% of the Basic Escrow Rate as set forth in Section 801.

827 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.

Minimums apply as set forth in Section 801.

828 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.

Minimums apply as set forth in Section 801.

829 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

830 NEGOTIATED RATE

Under certain circumstances Title Security Agency of Arizona 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.

831 UCC FILING RATE:

UCC Filing Service Fee:

Charge:	UCC 1 Filing with the Arizona Secretary of State:	\$50.00 per UCC filed
	UCC 1 Filing with any other Secretary of State:	by quote or per vendor invoice

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.

832 PROCESS SERVICE FEE:

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

Charge: \$200.00

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.

**ESCROW RATE SCHEDULE
MARICOPA COUNTY ESCROW RATES
July 22, 2013**

Amount	Escrow Fee	Amount	Escrow Fee	Amount	Escrow Fee
\$50,000	460	\$290,000	700	\$530,000	965
\$55,000	465	\$295,000	705	\$535,000	970
\$60,000	470	\$300,000	735	\$540,000	975
\$65,000	475	\$305,000	740	\$545,000	980
\$70,000	480	\$310,000	745	\$550,000	985
\$75,000	485	\$315,000	750	\$555,000	990
\$80,000	490	\$320,000	755	\$560,000	995
\$85,000	495	\$325,000	760	\$565,000	1000
\$90,000	500	\$330,000	765	\$570,000	1005
\$95,000	505	\$335,000	770	\$575,000	1010
\$100,000	510	\$340,000	775	\$580,000	1015
\$105,000	515	\$345,000	780	\$585,000	1020
\$110,000	520	\$350,000	785	\$590,000	1025
\$115,000	525	\$355,000	790	\$595,000	1030
\$120,000	530	\$360,000	795	\$600,000	1050
\$125,000	535	\$365,000	800	\$605,000	1054
\$130,000	540	\$370,000	805	\$610,000	1059
\$135,000	545	\$375,000	810	\$615,000	1063
\$140,000	550	\$380,000	815	\$620,000	1068
\$145,000	555	\$385,000	820	\$625,000	1072
\$150,000	560	\$390,000	825	\$630,000	1077
\$155,000	565	\$395,000	830	\$635,000	1081
\$160,000	570	\$400,000	835	\$640,000	1086
\$165,000	575	\$405,000	840	\$645,000	1090
\$170,000	580	\$410,000	845	\$650,000	1095
\$175,000	585	\$415,000	850	\$655,000	1099
\$180,000	590	\$420,000	855	\$660,000	1104
\$185,000	595	\$425,000	860	\$665,000	1108
\$190,000	600	\$430,000	865	\$670,000	1113
\$195,000	605	\$435,000	870	\$675,000	1117
\$200,000	610	\$440,000	875	\$680,000	1122
\$205,000	615	\$445,000	880	\$685,000	1126
\$210,000	620	\$450,000	885	\$690,000	1131
\$215,000	625	\$455,000	890	\$695,000	1135
\$220,000	630	\$460,000	895	\$700,000	1140
\$225,000	635	\$465,000	900	\$705,000	1144
\$230,000	640	\$470,000	905	\$710,000	1149
\$235,000	645	\$475,000	910	\$715,000	1153
\$240,000	650	\$480,000	915	\$720,000	1158
\$245,000	655	\$485,000	920	\$725,000	1162
\$250,000	660	\$490,000	925	\$730,000	1167
\$255,000	665	\$495,000	930	\$735,000	1171
\$260,000	670	\$500,000	935	\$740,000	1176
\$265,000	675	\$505,000	940	\$745,000	1180
\$270,000	680	\$510,000	945	\$750,000	1185
\$275,000	685	\$515,000	950	\$755,000	1189
\$280,000	690	\$520,000	955	\$760,000	1194
\$285,000	695	\$525,000	960	\$765,000	1198

MARICOPA COUNTY ESCROW RATES
July 22, 2013

\$770,000	1203
\$775,000	1207
\$780,000	1212
\$785,000	1216
\$790,000	1221
\$795,000	1225
\$800,000	1280
\$805,000	1284
\$810,000	1289
\$815,000	1293
\$820,000	1298
\$825,000	1302
\$830,000	1307
\$835,000	1311
\$840,000	1316
\$845,000	1320
\$850,000	1325
\$855,000	1329
\$860,000	1334
\$865,000	1338
\$870,000	1343
\$875,000	1347
\$880,000	1352
\$885,000	1356
\$890,000	1361
\$895,000	1365
\$900,000	1370
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\$920,000	1388
\$925,000	1392
\$930,000	1397
\$935,000	1401
\$940,000	1406
\$945,000	1410
\$950,000	1415
\$955,000	1419
\$960,000	1424
\$965,000	1428
\$970,000	1433
\$975,000	1437
\$980,000	1442
\$985,000	1446
\$990,000	1451
\$995,000	1455
\$1,000,000	1460

\$1,000,001 to \$2,500,000 add per \$5000 of fraction thereof
\$3.50;
Over \$2,500,000, Escrow Rate Based on Quotation, minimum
\$1,500.00

**ESCROW RATE SCHEDULE
PIMA COUNTY
Effective July 22, 2013**

AMOUNT TO	PROPOSED \$50 INCREASE
\$ 60,000.00	\$ 450.00
\$ 65,000.00	\$ 458.00
\$ 70,000.00	\$ 465.00
\$ 75,000.00	\$ 473.00
\$ 80,000.00	\$ 480.00
\$ 85,000.00	\$ 483.00
\$ 90,000.00	\$ 495.00
\$ 95,000.00	\$ 503.00
\$ 100,000.00	\$ 505.00
\$ 105,000.00	\$ 505.00
\$ 110,000.00	\$ 510.00
\$ 115,000.00	\$ 515.00
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\$ 210,000.00	\$ 635.00
\$ 215,000.00	\$ 640.00
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\$ 225,000.00	\$ 650.00
\$ 230,000.00	\$ 655.00
\$ 235,000.00	\$ 660.00
\$ 240,000.00	\$ 665.00
\$ 245,000.00	\$ 670.00
\$ 250,000.00	\$ 675.00
\$ 255,000.00	\$ 680.00
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\$ 994,000.00	\$ 1,376.00
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\$ 998,000.00	\$ 1,379.00
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\$ 1,000,000.00	\$ 1,380.00

From \$1,000,001 to \$10,000,000 - Add \$.65 per thousand or fraction thereof

Over \$10,000,001 - Add \$.60 per thousand or fraction thereof

SCHEDULE OF TRUST FEES

Effective June 6, 2011

SCHEDULE OF TRUST FEES

A. Initial acceptance fees (Acceptance Rate):	
Single Beneficiary Trust	\$150.00
Double Beneficiary Trust	\$500.00

B. Annual Fees (Annual Rates):	
Single Beneficiary Trust	\$150.00
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.
 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.

C. Accounting and Administrative Services:

1. Collateral Assignment of Beneficial Interest

Acceptance Fee	\$75.00
Annual Fee	\$50.00

2. Assignment of Collateral Assignment of Beneficial Interest \$150.00

3. Deed and Assignment of Beneficial Interest \$100.00

4. Review and Analysis of Trust Accounts \$75.00 Per Employee Hour

5. Acceptance of Amendment to Trust Agreement \$75.00

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

7. Deed Fee (per deed) \$25.00

 Out of house escrow fee \$100.00

8. Closing or Distribution Fee

A. Single Beneficiary Trust, Minimum	\$150.00
B. Double Beneficiary Trust, Minimum	\$250.00

Note: 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.

The charges set forth herein are minimum charges. Additional reasonable charges will be made when unusual conditions are encountered or when special risks are assumed, or when special services are provided.