

YAVAPAI TITLE AGENCY, INC.
SCHEDULE OF ESCROW SERVICE RATES,
MANUAL OF CLASSIFICATIONS,
and
RULES AND PLANS RELATING THERETO

FORWARD

This schedule of Rates, Manual of Classifications and Rules and Plans Relating Thereto is filed with the Arizona State Department of Financial Institutions, in accordance with Article 4, Chapter 7, Title 6, Arizona Revised Statutes.

This filing consists of the Schedule of Escrow Service Rates, Manual of Classifications and Rules and Plans Relating Thereto effective **NOVEMBER 23, 2015**.

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

YAVAPAI TITLE AGENCY, INC.

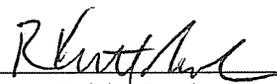
BY: _____
R. Keith Newlon, President

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

CODE	DESCRIPTION OF TRANSACTION
901	Escrow - Basic Charge (Sale)
902	Escrow - Basic Charge (Loan)
903	Escrow - Basic Charge (Leasehold)
904	Escrow - Basic Charge (Subdivision/Commercial)
905	Escrow - Basic Charge (Corporate Employee Relocation Rate)
906	Escrow – Basic Charge (Sub-Escrow)
907	Escrow - Abbreviated
908	Manufactured Home Dealer/Broker
909	Reconveyance and Tracking Fee
910	Intentionally deleted
911	Escrow - Savings
912	Escrow - Subdivision Trust Charges
913	Account Servicing Charges
914	Trustee’s Sale Charges

YAVAPAI TITLE AGENCY, INC.

BASIC ESCROW RATE

Transaction Amounts To	Rate
\$10,000	\$330
20,000	330
30,000	330
40,000	330
50,000	330
60,000	330
70,000	340
80,000	350
90,000	360
100,000	370
110,000	380
120,000	390
130,000	410
140,000	430
150,000	440
160,000	450
170,000	460
180,000	470
190,000	480
200,000	490
210,000	500
220,000	510
230,000	520
240,000	530
250,000	540
260,000	550
270,000	560
280,000	570
290,000	580
300,000	590

From \$300,001 to \$1,000,000
Add per \$10,000 or fraction thereof.....\$6.00

Over \$1,000,000 add per \$10,000 or fraction thereof.....\$4.00

ESCROW
GENERAL RULES

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

A. DEFINITION OF ESCROW

Escrow means any transaction in which any escrow property is delivered with or without transfer of legal or equitable title, or both, and irrespective of whether a debtor-creditor relationship is created, to a person not otherwise having any right, title or interest therein in connection with the sale, transfer, encumbrance or lease of real or personal property, to be delivered or redelivered by that person upon the contingent happening or nonhappening of a specified event or performance or nonperformance of a prescribed act, when it is then to be delivered by such person to a grantee, grantor, promisee, promisor, obligee, obligor, bailee or bailor, or any designated agent or employee of any of them. Escrow includes subdivision trusts and account servicing. (A.R.S. 6-801)

B. COMPUTATION FROM BASIC RATE

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

No discounts apply to Rates C-V under this section

C. EMPLOYEE RATES

This rate is available to any employee of a Title Company.

For escrows handled by the Company in connection with the financing or refinancing, sale or purchase of:

- | | | |
|----|----------------------|------------------------------|
| 1. | primary residence | no charge |
| 2. | secondary properties | 50% of the Basic Escrow Rate |

Note: Employee must pay recording fees, if applicable.

D. FAIR VALUE

The "Fair Value" shall be construed as the sales price of the property. Where a sale is not involved, the "Fair Value" shall be the principal amount of the new loan.

E. MINIMUM CHARGES AND WORK CHARGES

Charges may be made at an hourly rate of \$100.00 per hour when unusual conditions are encountered or when special services are provided (with ½ hour minimum).

F. MANUFACTURED HOMES

Additional charges shall apply for obtaining the MSO (Manufacturers State of Origin) or the original Certificate of Title for a manufactured home and preparation of the Affidavit of Affixture or Transfer of Title. This charge does not include the fee necessary to record the Affidavit of Affixture with the County Recorder's office or any charge incurred if an outside title service is used.

Charge - \$100.00 per home

G. INTENTIONALLY DELETED

H. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic Escrow Rate applicable (Section 901) on each separate sale, seller or exchange involved.

The Basic Escrow Rate applies on the amount of each individual sale or exchange even though there may be one common purchaser and the sales or exchanges are handled concurrently, and one or more separate escrows is involved.

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

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

J. ELECTRONIC MAIL DOCUMENT CHARGES

\$30.00 for each electronic loan package received

K. COURIER CHARGES

\$30.00 per package.

L. WIRE FEES (OUTGOING)

Domestic Wires - \$30.00 per wire

International Wires- \$50.00 per wire

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

No charge for incoming wires.

M. MAINTENANCE CHARGES

1. \$25.00 per month for maintaining funds in our escrow account after an escrow is in dispute and we have given both parties (Seller and Buyer) at least thirty days notice that said charge will accrue until the entire sum in the escrow has been exhausted, or the dispute has been resolved by mutual agreement or by court order, any applicable appeal period having lapsed, and the remainder is distributed accordingly.
2. \$25.00 for the re-issuance of any check not cashed after six months have elapsed since the date of issuance.
3. \$25.00 per month to maintain the funds in our account after one year has elapsed with a check remaining uncashed and unclaimed, until the entire sum of said uncashed check has been exhausted or claim has been made for the remainder, or in the event five years elapses, any unclaimed remainder will be sent to the State escheat fund.

N. SENIOR CITIZEN'S AND MILITARY RATE

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

O. REALTOR, PUBLIC SERVANT, INVESTOR, RATE

This rate shall apply to Realtors, Investors, and Public Servants to include, but not limited to, teachers, policemen, firefighters and emergency medical personnel. Charge 70% of the Basic Escrow Rate.

P. GOVERNMENTAL CONTRACTS

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

Q. BUSINESS ESCROWS

Any escrow wherein a business is being transferred, without real property, will be charged at twice the Basic Escrow Rate with a minimum charge of \$500.00.

R. RATES AND CHARGES IN EFFECT PRIOR TO FILING

Rates and/or charges contracted for by the Company prior to the effective date of the filing, and which deviate from this filing, shall remain in effect, until expiration of said contract.

S. CONSTRUCTION CONTROLLED ESCROW FEES

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

\$30.00 Per Draw

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

T. INTENTIONALLY DELETED

U. SHORT SALE ESCROW RATE

This rate shall apply when the transaction involves a "short sale" to be approved by an institutional lender. Charge 150% of the Basic Escrow Rate.

V. HIGH VOLUME RELOCATION COMPANIES

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

W. ENERGY EFFICIENT

This rate shall apply to properties that are improved, or proposed to be improved, with materials, or in a manner that is energy efficient and/or ecologically friendly. Charge 70% of the Basic Escrow Rate.

X. DOCTOR RATE

This rate is available to medical doctors who are relocating to Yavapai County for the purpose of practicing medicine. Charge 80% of the Basic Escrow Rate.

ESCROW

901 BASIC CHARGE (SALE)

- A. The minimum charge of 100% of the Basic Escrow Rate shall be based on the fair value of the property in the escrow.
- B. SELLER ALL INCLUSIVE RATE \$160.00

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

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

902 BASIC CHARGE (LOAN)

- A. If no transfer of title is involved. 100% of Basic Escrow Rate
- B. If concurrently with sale escrow for the full value of the land and improvement. Note: The \$160.00 additional charge is per loan package for **ALL LOANS, including third party private loans (with the exception of seller carry back financing)** concurrent with the sale escrow. This fee shall include electronic mail documents, Domestic wire fees only and courier fees. \$160.00 additional charge per loan for **ALL LOANS** (except seller carry back financing) **(Discounts Shall Not Apply To This Charge)**
- C. If concurrently with sale escrow for the full value of the land and improvement. Note: The \$110.00 additional charge is for **SELLER CARRY BACK** financing concurrent with the sale escrow. Additional service charges may apply. \$110.00 additional charge per **SELLER CARRY BACK.** **(Discounts Shall Not Apply To This Charge)**

903 BASIC CHARGE (LEASEHOLD)

The Leasehold Escrow Rate shall be 100% of the Basic Escrow Rate based upon the fair

value of the property lease or the total amount of the lease payments, whichever is less.

904 BASIC CHARGE (SUBDIVISION/COMMERCIAL)

A. SUBDIVIDERS, BUILDERS, DEVELOPER AND INVESTOR RATE

This rate is available to volume users, i.e. contractor, developer, investor.

- 1. 1-30 Units 70% of Basic Rate
- 2. 31-70 Units 60% of Basic Rate
- 3. 71 - 100 Units 40% of Basic Rate
- 4. 101-500 Units 30% of Basic Rate
- 5. 501-1000 20% of Basic Rate
- 6. 1001 or more 10% of Basic Rate

MINIMUM RATE - \$100.00

B. COMMERCIAL RATE

This rate includes the following services:

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

This rate includes commercial property refinance transactions.

- Up to \$2,000,000.....70% of Basic Escrow Rate
- \$2,000,001 to \$10,000,00065% of Basic Escrow Rate
- \$10,000,001 to \$25,000,00060% of Basic Escrow Rate
- \$25,000,001 to \$55,000,00055% of Basic Escrow Rate
- \$55,000,001 to \$75,000,00050% of Basic Escrow Rate
- \$75,000,001 and above45% of Basic Escrow Rate

905 BASIC CHARGE (CORPORATE EMPLOYEE RELOCATION RATE)

Rates under this section shall apply to transactions insuring the purchase and resale of a home of an employee transferred by a corporation or a governmental entity from one area to another.

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

906 BASIC CHARGE (SUB-ESCROW AND ESCROW ONLY)

A. SUB-ESCROW SERVICE (LOAN ONLY /REFINANCE)

Sub-escrow service (Loan Only/Refinance) may be provided for a fee of \$275.00 per escrow for transactions involving institutional lenders. Services available under this section are limited to residential properties and include the following:

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

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

B. ESCROW ONLY SERVICE

Escrow service with no title insurance is provided at 200% of the Basic Escrow Rate. (Refer to General Rule Q. For Business Escrows.)

907 ABBREVIATED ESCROW

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

1. Receipt and disbursement of funds and/or

- 2. Acceptance and Recordation of documents.
 - 3. Ordering payoffs
 - 4. Preparation of documents needed to clear title and/or comply with lender's instructions.
- B. A \$50.00 charge will be assessed for taking signatures. If this task is combined with the duties as shown directly above, the combined charge will be \$150.00.
 - C. INTENTIONALLY OMITTED.
 - D. A \$100.00 charge will be assessed for the preparation of a settlement statement and disbursement record for the funds handled in connection with (A) above. If combined with those services shown in (A), the combined charge will be \$200.00.

908. MANUFACTURED HOME DEALER/BROKER

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

- A. The minimum charge of 100% of the Basic Escrow Rate shall be based on the fair value of the property in the escrow. Includes: receipt and disbursement of funds pursuant to escrow instruction provided by the parties and preparation of a Settlement Statement and disbursement report.
- B. Transfer of Certificates of Title to Buyer \$100.00
- C. Affixture (includes additional charge of \$200.00 to obtain Limited Realty Report to verify ownership and legal description, and recording fee).
- D. Loan document signing. \$100.00
- E. INTENTIONALLY OMITTED
- F. Domestic Wire fee, \$30.00
- G. Courier fee \$30.00

909 RECONVEYANCE AND TRACKING FEE

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

This fee is non-refundable and does not represent the actual out-of-pocket expenditures of the company in connection therewith, but is a flat rate charge of \$100.00 per release. Reconveyances and releases will be recorded by the Company as a cost of doing business when this fee is charged.

THIS FEE IS NOT APPLICABLE WHEN PAYING OFF AN ACCOUNT SERVICED BY YAVAPAI TITLE AGENCY or PIONEER TITLE AGENCY.

910 INTENTIONALLY DELETED

911 SAVINGS ACCOUNTS

Setup for Trust Funds deposited into Savings Accounts \$30.00

912 SUBDIVISION TRUST CHARGES

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

This schedule is published for the convenience of our Trust Beneficiaries. Trustee reserves the right to amend this schedule from time to time. "Beneficiary" as referred to herein shall mean: one married couple; one party as his sole and separate property; one partnership (general, limited or joint venture); or one corporation. An additional charge of \$15.00 will be made for each added beneficiary.

A. ACCEPTANCE RATE

1.	Single Beneficiary Trust	\$150.00
2.	Double Beneficiary Trust	\$400.00
3.	Junior Trust (for property in underlying Senior Trust)	\$250.00
4.	Amendment to Trust Agreement	\$50.00

B. ANNUAL RATE

- | | | |
|----|--------------------------|-----------|
| 1. | Single Beneficiary Trust | \$150.00 |
| 2. | Double Beneficiary Trust | \$175.00 |
| 3. | Junior Beneficiary Trust | \$ 250.00 |

Annual fees are payable in advance (at close of escrow or Trust acceptance). Annual fee is to be prorated for any fractional part of the year during which the Trust may continue.

C. ACCOUNTING SERVICES

(See Section 913 Account Servicing Charges for filed rate schedule UNLESS rates are separately stated under this Section 912 Subdivision Trust Charges.)

D. ADMINISTRATIVE SERVICES

- | | | |
|----|---|---------|
| 1. | Deed and Affidavit processing | |
| | a. Deed prepared by Yavapai Title Agency | \$25.00 |
| | b. Deed prepared by other Title Company | \$60.00 |
| 2. | Processing of Lease, Easement or other instrument | \$50.00 |
| 3. | Acceptance of each assignment of Beneficial interest | \$50.00 |
| 4. | State or Federal Lease and State Certificate of Deposit | |
| | a. Acceptance Fee | \$50.00 |
| | b. Annual Fee | \$50.00 |
| 5. | Additional parcels of land into the Trust (per parcel) | \$50.00 |
| 6. | Option Fee | |
| | a. Acceptance Fee (if not in original Trust) | \$50.00 |
| | b. When exercised | \$50.00 |

7.	Court appearance by Agency employee per hour	\$75.00 plus travel time and expenses
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E. CLOSING OR DISTRIBUTION RATES

1.	Single Beneficiary Trust	\$100.00
2.	Double Beneficiary Trust	\$150.00

If all property is sold or conveyed by Trustee during the normal course of administration of the Trust, there will be no closing or distribution charge, except for the charges of a title insurer for final examination.

F. A reasonable charge will be made for extraordinary services rendered at the rate of \$75.00 per hour.

913 ACCOUNT SERVICING CHARGES

The following charges are the rates applicable for accounting and other services rendered in connection with an escrow pursuant to the instructions of the parties thereto.

A.	Acceptance fee for any account servicing agreement	\$100.00
B.	Collection Set-Up Fee (Collection only)	\$150.00
C.	Payor Concurrent Obligation/Payee Obligation	\$48.00
D.	Acceptance fee impound	\$130.00
E.	Acceptance fee for Commission Account/ Collateral Assignment	\$50.00
F.	Impound Account (annually in addition to the regular annual fee)	\$96.00
G.	Addition of impound to existing account (one time charge)	\$125.00
H.	Set-up ledger for holding accounts	\$50.00
I.	Annual fee	\$120.00

J.	Additional Payees	\$48.00
K.	Commission Account Annual Fee	\$48.00
L.	Closing or Termination of account	\$60.00
M.	Add and Demand (taxes, insurance)	\$50.00
N.	Credit Verification (charged to the authorizing party and includes one full year of payment Histories)	\$15.00
O.	Assignment of Funds - acceptance	\$35.00
P.	Modification in terms of account	\$75.00
Q.	Change Payor/Payee (name only)	\$25.00
R.	Assumption, Status or Payoff Statements	\$60.00
S.	Assumption/Assignment	\$60.00
T.	Direct Assignment of Grantor's, Grantee's Mortgagee's, Mortgagor's, Trustor's or Beneficiary's interest in account.	\$75.00
U.	Release and Reconveyance of Deed of Trust (This also includes any fee charges under Section 909)	\$75.00
V.	Partial Release and Reconveyance of Deed of Trust (This also includes any fee charges under Section 909)	\$75.00
W.	Amortization Schedules	\$10.00
X.	NSF Check Charge	\$25.00
Y.	Late Notices	\$10.00
Z.	Freeze and Reinstatement	\$50.00
AA.	10 Day Demand Letter	\$60.00
AB.	Copies of Canceled Checks	\$5.00
AC.	Replacement of Payment Coupon Book	\$5.00

AD. Special Handling of Account, Not Covered Under The Above Fees, will be billed at the rate of \$75.00 per hour (with 1/3 hour minimum)

AE. Monitoring fee (Annual) \$48.00

914 TRUSTEE'S SALE CHARGES

For Trustee Sales handled by the Company as Trustee under a Deed of Trust pursuant to A.R.S. beginning at 33-801.

A. Trustee's Fees shall be one-half of one per cent of the unpaid principal balance under the Promissory Note secured by the Deed of Trust.

1. A 25% discount will be applied to Trustee's Fees for Sales reinstated or cancelled within 30 days of recordation of the Notice of Trustee's Sale.
2. An additional fee of \$50.00 will be charged for each Postponement of Sale.

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

MINIMUM CHARGE - \$400.00

(The Trustee's Fees outlined in this section DOES NOT include the cost of mailing, posting, or publishing as require by Arizona Statute and DOES NOT include charges incurred if the use of an outside vendor is required.)