



ISGN FULFILLMENT SERVICES, INC.

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.

EFFECTIVE
APRIL 1ST, 2014
Unless otherwise indicated.

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	La Paz, Maricopa, Mohave, Navajo, Pima, Pinal, Yavapai
2	Apache, Cochise, Coconino, Gila, Graham, Greenlee, Santa Cruz, Yuma

If a particular escrow rate set forth herein does not specify a particular zone or county in which it applies, then such rate shall apply to all Zones and Counties.

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

D. PAYMENT OF ESCROW CHARGES ON PURCHASE/SALE TRANSACTIONS

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).

E. PAYMENT OF ESCROW CHARGES ON REFINANCE TRANSACTIONS

Unless otherwise instructed in writing by the parties, the escrow charges and recording/filing fees shall be paid by the Borrower.

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).

F. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

The 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.

G. UNDIVIDED INTEREST SOLD SEPERATELY FROM REMAINING INTEREST

Unless otherwise instructed in writing by the parties, the escrow fee charged shall be based upon the Purchase Closing and Disbursement rate or Purchase Closing without Disbursement rate.

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).

H. 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.

I. 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 County Manager of the appropriate County and signed by all client parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

J. REFINANCE BUNDLED RATE

The applicable rate includes wire, shipping, HUD-1 settlement statement, closing, signing agent, compliance review, and disbursement costs.

K. FIRST MORTGAGE REFIANCE (REFI)

The applicable rate includes wire, shipping, HUD-1 settlement statement, closing, signing agent, compliance review, and disbursement costs.

L. NON DISBURSEMENT MAIL AWAY CLOSING

The applicable rate includes shipping, HUD-1 settlement statement, signing agent, compliance review costs.

M. NON DISBURSEMENT NOTARY CLOSING

The applicable rate includes shipping, curative, HUD-1 settlement statement, closing, signing agent, compliance review costs.

N. DUAL CLOSING

The applicable rate includes shipping, HUD-1 settlement statement, closing, signing agent, compliance review of non-consecutive borrower signings.

O. DISBURSEMENT ONLY

The applicable rate includes disbursement of escrowed funds.

P. PURCHASE CLOSING & DISBURSEMENT

The applicable rate includes review of real estate sales contract for escrow related contractual requirements, wire, shipping, HUD-1 settlement statement, closing, signing agent, compliance review, and disbursement costs.

Q. PURCHASE CLOSING WITH NO DISBURSEMENT

The applicable rate includes review of real estate sales contract for escrow related contractual requirements, wire, shipping, HUD-1 settlement statement, closing, signing agent, compliance review costs.

R. COMPLETE EQUITY CLOSING

The applicable rate includes wire, shipping, HUD-1 settlement statement, closing, signing agent, compliance review, and disbursement costs.

S. WITNESS AND DISBURSE EQUITY CLOSING

The applicable rate includes wire, shipping, closing, signing agent, compliance review, and disbursement costs.

T. WITNESS ONLY CLOSING

The applicable rate includes wire, shipping, closing, signing agent, compliance review costs.

U. DOCUMENT PREPARATION

The applicable rate is charged for the preparation of documents that fall outside of the standard items for prescribed transaction.

V. COURIER FEE

The applicable rate is charged when courier cost exceed standard rates due to excessive distance or package size.

ESCROW RATES FOR THE STATE OF ARIZONA

1. REFINANCE BUNDLED RATE	\$650.00
2. FIRST MORTGAGE REFI	\$550.00
3. NON DISBURSEMENT MAIL AWAY CLOSING	\$200.00
4. NON DISBURSEMENT NOTARY CLOSING	\$200.00
5. DUAL CLOSING	\$150.00
6. DISBURSEMENT ONLY	\$150.00
7. PURCHASE CLOSING & DISBURSEMENT	\$650.00
8. PURCHASE CLOSING WITH NO DISBURSEMENT	\$450.00
9. COMPLETE EQUITY CLOSING	\$550.00
10. WITNESS AND DISBURSE EQUITY CLOSING	\$350.00
11. WITNESS ONLY CLOSING	\$200.00
12. DOCUMENT PREPARATION	\$75.00
13. COURIER FEE	\$100.00