



ESCROW FEES and RATES

State of Arizona

Escrow Rates Effective

October 1, 2015

The Schedule of fees and charges shall supersede all Schedule Fees and Charges previously filed with the Arizona Department of Financial Institution pursuant to A.R.S. §6-846 et Seq. on behalf of Empire West Title Agency, LLC.

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EMPIRE WEST TITLE AGENCY

BASIC ESCROW RATE – ZONE 1					
Counties of Maricopa, Pinal, Pima, Santa Cruz, Graham & Greenlee					
TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$
0 – 100,000	630	400,001 – 410,000	1.067	710,001 – 720,000	1.442
100,001 – 110,000	645	410,001 – 420,000	1.080	720,001 – 730,000	1.454
110,001 – 120,000	662	420,001 – 430,000	1.093	730,001 – 740,000	1.465
120,001 – 130,000	677	430,001 – 440,000	1.106	740,001 – 750,000	1.477
130,001 – 140,000	693	440,001 – 450,000	1.120	750,001 – 760,000	1.489
140,001 – 150,000	709	450,001 – 460,000	1.134	760,001 – 770,000	1.500
150,001 – 160,000	724	460,001 – 470,000	1.147	770,001 – 780,000	1.512
160,001 – 170,000	740	470,001 – 480,000	1.160	780,001 – 790,000	1.523
170,001 – 180,000	755	480,001 – 490,000	1.173	790,001 – 800,000	1.535
180,001 – 190,000	772	490,001 – 500,000	1.186	800,001 – 810,000	1.546
190,001 – 200,000	787	500,001 – 510,000	1.199	810,001 – 820,000	1.558
200,001 – 210,000	800	510,001 – 520,000	1.210	820,001 – 830,000	1.569
210,001 – 220,000	814	520,001 – 530,000	1.222	830,001 – 840,000	1.581
220,001 – 230,000	827	530,001 – 540,000	1.233	840,001 – 850,000	1.593
230,001 – 240,000	840	540,001 – 550,000	1.245	850,001 – 860,000	1.604
240,001 – 250,000	854	550,001 – 560,000	1.256	860,001 – 870,000	1.617
250,001 – 260,000	867	560,001 – 570,000	1.268	870,001 – 880,000	1.628
260,001 – 270,000	881	570,001 – 580,000	1.279	880,001 – 890,000	1.640
270,001 – 280,000	894	580,001 – 590,000	1.291	890,001 – 900,000	1.651
280,001 – 290,000	907	590,001 – 600,000	1.303	900,001 – 910,000	1.663
290,001 – 300,000	920	600,001 – 610,000	1.314	910,001 – 920,000	1.675
300,001 – 310,000	933	610,001 – 620,000	1.326	920,001 – 930,000	1.686
310,001 – 320,000	947	620,001 – 630,000	1.337	930,001 – 940,000	1.698
320,001 – 330,000	960	630,001 – 640,000	1.349	940,001 – 950,000	1.709
330,001 – 340,000	973	640,001 – 650,000	1.360	950,001 – 960,000	1.721
340,001 – 350,000	987	650,001 – 660,000	1.372	960,001 – 970,000	1.732
350,001 – 360,000	1.001	660,001 – 670,000	1.384	970,001 – 980,000	1.744
360,001 – 370,000	1.014	670,001 – 680,000	1.395	980,001 – 990,000	1.755
370,001 – 380,000	1.027	680,001 – 690,000	1.408	990,001 – 1,000,000	1.767
380,001 – 390,000	1.040	690,001 – 700,000	1.419		
390,001 – 400,000	1.053	700,001 – 710,000	1.431		

For Transactions over \$1,000,000 and up to \$5,000,000 add \$10.00 per \$10,000 or fractions thereof, for any amount in excess of \$5,000,000 add \$7.00 per \$10,000 or fraction thereof.

EMPIRE WEST TITLE AGENCY

BASIC ESCROW RATE – ZONE 2

Counties of Coconino, Yavapai, Gila, Yuma, La Paz,
Apache, Mohave & Navajo

TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$	TRANSACTION AMOUNT Up to and Including	RATE \$
0 – 30,000	400	350,001 – 360,000	770	680,001 – 690,000	1,100
30,001 – 40,000	450	360,001 – 370,000	780	690,001 – 700,000	1,110
40,001 – 50,000	460	370,001 – 380,000	790	700,001 – 710,000	1,120
50,001 – 60,000	470	380,001 – 390,000	800	710,001 – 720,000	1,130
60,001 – 70,000	480	390,001 – 400,000	810	720,001 – 730,000	1,140
70,001 – 80,000	490	400,001 – 410,000	820	730,001 – 740,000	1,150
80,001 – 90,000	500	410,001 – 420,000	830	740,001 – 750,000	1,160
90,001 – 100,000	510	420,001 – 430,000	840	750,001 – 760,000	1,170
100,001 – 110,000	520	430,001 – 440,000	850	760,001 – 770,000	1,180
110,001 – 120,000	530	440,001 – 450,000	860	770,001 – 780,000	1,190
120,001 – 130,000	540	450,001 – 460,000	870	780,001 – 790,000	1,200
130,001 – 140,000	550	460,001 – 470,000	880	790,001 – 800,000	1,210
140,001 – 150,000	560	470,001 – 480,000	890	800,001 – 810,000	1,220
150,001 – 160,000	570	480,001 – 490,000	900	810,001 – 820,000	1,230
160,001 – 170,000	580	490,001 – 500,000	910	820,001 – 830,000	1,240
170,001 – 180,000	590	500,001 – 510,000	920	830,001 – 840,000	1,250
180,001 – 190,000	600	510,001 – 520,000	930	840,001 – 850,000	1,260
190,001 – 200,000	610	520,001 – 530,000	940	850,001 – 860,000	1,270
200,001 – 210,000	620	530,001 – 540,000	950	860,001 – 870,000	1,280
210,001 – 220,000	630	540,001 – 550,000	960	870,001 – 880,000	1,290
220,001 – 230,000	640	550,001 – 560,000	970	880,001 – 890,000	1,300
230,001 – 240,000	650	560,001 – 570,000	980	890,001 – 900,000	1,310
240,001 – 250,000	660	570,001 – 580,000	990	900,001 – 910,000	1,320
250,001 – 260,000	670	580,001 – 590,000	1,000	910,001 – 920,000	1,330
260,001 – 270,000	680	590,001 – 600,000	1,010	920,001 – 930,000	1,340
270,001 – 280,000	690	600,001 – 610,000	1,020	930,001 – 940,000	1,350
280,001 – 290,000	700	610,001 – 620,000	1,030	940,001 – 950,000	1,360
290,001 – 300,000	710	620,001 – 630,000	1,040	950,001 – 960,000	1,370
300,001 – 310,000	720	630,001 – 640,000	1,050	960,001 – 970,000	1,380
310,001 – 320,000	730	640,001 – 650,000	1,060	970,001 – 980,000	1,390
320,001 – 330,000	740	650,001 – 660,000	1,070	980,001 – 990,000	1,400
330,001 – 340,000	750	660,001 – 670,000	1,080	990,001 – 1,000,000	1,410
340,001 – 350,000	760	670,001 – 680,000	1,090		

For Transactions over \$1,000,000 and up to \$5,000,000 add \$8.00 per \$10,000 or fractions thereof, for any amount in excess of \$5,000,000 add \$7.00 per \$10,000 or fraction thereof.

1 - 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 to a grantee, grantor, promise, promissory, obligee, obligor, bailee, bailor, or a designated agent or employee of any of them, delivery may be with or without transfer of legal or equitable title, or both, and irrespective of whether a debtor/creditor relationship is created. The transfer 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 shall occur upon the delivery or re-delivery to that person upon the contingent happening or non-happening of a specified event or performance or non-performance of a prescribed act, pursuant to mutually agreeable instructions to a neutral third party. Escrow includes subdivision trust (A.R.S. 6-801, as Amended).

B. BASIC ESCROW RATE

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

Zone	Counties
1	Maricopa, Pinal, Pima, Graham, Greenlee, and Santa Cruz
2	Coconino, Yavapai, Gila, Navajo, LaPaz, Mohave, Yuma and Apache

If a particular escrow rate does not specify a specific zone or county in which it applies, then said rate shall apply to all zones and counties.

C. COMPUTATION FROM BASIC ESCROW RATE

C1. The rate shall always be applied on fair value as defined in E below, in multiples of \$10,000.00, Zone 1 and \$10,000.00 Zone 2, including any fraction thereof.

C2. Whenever percentages of the Basic Escrow Rate are used herein, the charge arrived at from use of the percentage shall be rounded up to the nearest dollar.

C3. Unless otherwise instructed in writing by the parties, the escrow charges and recording/filing fees shall be paid one-half by the buyer and one half by the Seller.

C4. 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 or who will benefit by such services.

D. FAIR VALUE

The fair value shall be construed as the full value of the property, including the encumbrances. When a sale is not 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.

E. MINIMUM CHARGES

The charges set forth herein are minimum charges. Additional charges will be incurred when special services are requested. 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.

F. RATES AND CHARGES IN EFFECT

All rates contained herein become effective when approved by the State of Arizona Department of Financial Institutions or by operation of law.

G. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic escrow charge is 100% applicable 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 sale or exchanges are handled concurrently, and one or more separate escrows are involved.

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

Basic charge applicable, based upon the interest covered, the purchase price or the fair market value thereof.

I. UNIQUE ESCROW REQUIREMENTS / NEGOTIATED RATE

In some cases, due to unusual requirements the company may find it necessary to enter into contracts or agreements for various services to be rendered and the charge to be made thereon. All such requests must be submitted in full detail for consideration by the Chief Executive Officer, President or Escrow Operations Manager so authorized by the Company (authorized officer) and signed by all parties. 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. Copy of signed agreement is to be placed in the escrow file for which it applies. Minimum rates shall not apply.

J. MAJOR TRANSACTIONS

Rate applies to transactions of \$1,000,000.00 or more.

The maximum rate is \$5500.00

The minimum rate is \$750.00.

2 - EXPLANATION OF CHARGES AND FEES

A. SALE ESCROW TRANSACTION

The minimum charge of 100% of the Basic Escrow Rate shall be based upon insurance issued, sales price, or fair value of the property in the escrow. If additional charges are applicable, all such additional charges shall be added to the Basic Escrow Rate. Transactions over \$1,000,000.00 are subject to negotiation.

This is the charge for Escrow production and apart from the appropriate servicing transaction fees to be applied.

B. ALL INCLUSIVE SERVICING TRANSACTION FEE *

These fees will be charged equally ½ to the Buyer and ½ to the Seller, unless otherwise instructed in writing. No other discounts will apply to this rate.

B1. Cash Transactions no lien payoff (free and clear)

\$150.00

The following services are included in this fee:

Courier Delivery
Overnight/Express Mail
Wire Transfer Fee
Recording Fees and Costs

B2. Cash Transactions with one or more payoffs

\$250.00

The following services are included in this fee:

Courier Delivery
Overnight/Express Mail
Wire Transfer Fee
Reconveyance Fees
Recording Fees and Costs

B3. Sale Transactions with a Loan

\$450.00

The following services are included in this fee:

Loan Tie-In Fee
Courier Delivery
Overnight/Express Mail
Electronic Document Delivery
Wire Transfer
Reconveyance Fees
Recording Fees and costs

When charged, these fees will be considered earned income and non-refundable. However, should the lender or lenders decline to allow all or a portion of said fee, the disallowed portion shall not apply.

*This rate does not apply to Commercial, Short Sale or Refinance Transactions.

C. LOAN ESCROW TRANSACTION

This is a bundled rate for escrow production and transaction fees combined.

- C1.** Refinance or new financing whether a lien is recorded or not.
This is an all inclusive rate which includes the following: reconveyance fee; two overnight delivery services, internal courier services; two (2) electronic funds transfer; one electronic transmission of loan documents, recording costs and payment of 5 unsecured obligations. Additional services may be provided pursuant to charges contained herein.

Zone 1	\$375.00
Zone 2	\$350.00

- C2.** Any additional loans processed with a new first loan will have an additional fee per loan added to the applicable sale transaction fee. The additional charge will be allocated equally between the Seller and Buyer unless otherwise mutually instructed.
\$120.00

- C3.** The following charges are applicable on construction loans when the lender requests additional services, such as obtaining lien waivers and/or architectural approval amount. Work Charge of 75.00 per hour with a one hour minimum.

- C4.** Commercial property refinance or new financing whether a lien is recorded or not involving commercial property will have a bundled rate of \$500.00
This is an all inclusive rate which includes the following: reconveyance fee; two overnight delivery services, internal courier services; two (2) electronic funds transfer; one electronic transmission of loan documents and payment of 5 unsecured obligations. Additional services may be provided pursuant to charges contained herein. Recording costs will be at the rate charged by the county it is recorded in.

D. LEASEHOLD

The Leasehold Escrow Rate shall be charged at 100% of the Basic Escrow Rate applicable for the county in which the escrow is handled based upon the fair value of the property leased or the total amount of the lease payments, whichever is less.

E. SUBDIVIDER AND BUILDER RATE

This rate is available to a builder, contractor, developer or sub divider customarily engaged in such business for units being developed in a common promotional plan of contiguous properties.

1-15 Units	\$175.00 or base rate, whichever is less
16-30 Units	\$125.00 or base rate, whichever is less
31-70 Units	\$100.00 or base rate, whichever is less
71 or More Units	\$ 75.00 or base rate, whichever is less
MINIMUM RATE	\$ 75.00

F. ACCOUNT SERVICING SET UP FEE

Fee for set up with an account servicing company is included with the charge for drawing direct escrow documents. This applies when setting up an account to service a note and deed of trust; Agreement for sale or lease for servicing by an account servicing company.

G. SHORT SALE FACILITATION FEE:

In addition to the basic escrow fee, when Empire West Short sale Processing Division assists with facilitating the sale wherein the lender or lenders accept less than full payment for the balance due (short sale) an additional processing charge to be paid by the Seller. Said fee shall be added to the Sellers portion of the escrow fee. However, should the lender or lenders decline to allow all or a portion of said fee, the disallowed portion shall not apply. \$1000.00

H. SHORT SALE ESCROW TRANSACTION FEE

ZONE 1 ONLY

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 escrow fee in lieu of other miscellaneous charges that would normally be incurred by the Buyer and Seller to close the transaction. Said fee shall be charged 50% to the Seller and 50% to the Buyer or per contract.

Up to \$150, 0000	\$1200.00
\$150,001 to \$300,000	\$1400.00
\$300.001 to \$500,000	\$1600.00
\$500,001 to \$750,000	\$1900.00
\$750,001 to \$1,000,000	\$2100.00
Over \$1,000,000	Per Negotiated agreement

When charged, this fee will be considered earned income and non-refundable. However, should the lender or lenders decline to allow all or a portion of said fee, the disallowed portion shall not apply.

ZONE 2 ONLY

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 the 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 or per contract. In addition to the Sellers portion of the basic sale escrow rate and shall include:

Transaction Fee	Includes
\$500.00	Reconveyance fee and recon tracking fee, Additional work charge, processing fees, recording fees, wire fees and courier fees.

When charged this fee will be considered earned income and non-refundable. However, should the lender or lenders decline to allow all or a portion of said fee, the disallowed portion shall not apply.

I. SUBDIVISION TRUST CHARGES:

The following charges are the rates applicable for accounting and other services rendered in connection with a subdivision trust.

Beneficiary as referred to herein shall mean; one married couple, one partnership (limited, general or joint venture), and a corporation or limited liability company.

II. SET UP FEES:

1.	Single Beneficiary Trust	\$150.00
2.	Double Beneficiary Trust	\$400.00
3.	Junior Trust (property in Senior Trust)	\$250.00
4.	Amendments to Trust Agreement	\$ 50.00
5.	Broker commission set-up fee	\$100.00

II. ANNUAL FEES:

1.	Single Beneficiary Trust	\$150.00
2.	Double Beneficiary Trust	\$175.00
3.	Junior Beneficiary Trust	\$250.00
4.	Broker commission	96.00

Annual fees are payable in advance upon trust acceptance.

III. ADMINISTRATIVE SERVICES:

1.	Deed and Affidavit Processing	
	a. Deed prepared by Empire West Title Agency	\$25.00
2.	Processing of Lease, Easement or other instrument	\$50.00
3.	Acceptance of assignment of beneficial interest (each)	\$50.00
4.	Federal or State Lease and/or State Certificate of deposit	
	a. Acceptance fee	\$50.00
	b. Annual fee	\$50.00
5.	Additional parcels (per parcel) into trust	\$50.00
6.	Option Fee	
	a. Acceptance fee (if not in original trust)	\$50.00
	b. When exercised	\$50.00
7.	Acceptance of Collateral Assignment (each)	\$50.00
8.	Broker commission –annual fee	\$50.00
9.	Check service fee –per check	\$10.00
10.	NSF Check Charge	\$25.00
	Special Handling not covered billed at \$75.00 per hour.	

IV. CLOSING OR DISTRIBUTION FEES:

1.	Single Beneficiary Trust	\$100.00
2.	Double Beneficiary Trust	\$150.00
3.	Mutual Cancellation fee	\$100.00

V. FOREFEITURE FEES:

1.	Notice of Default	\$125.00
2.	Notice of Forfeiture	\$100.00
3.	Completion of Forfeiture Fee	\$125.00

3. MISCELLANEOUS FEES AND CHARGES

Summary Account: There are a variety of services and/or products that may be necessary or required to service escrows. The rates included in this section shall be charged if and as those services and/or products are provided. When charged, these fees will be considered earned income and non-refundable.

Fees below indicated with (*) are applicable only if the transaction fee was not charged

A.* RELEASE AND RECONVEYANCE TRACKING FEE

A fee of \$100.00 will be charged (per file) when handling the payoff of a loan if the release is not provided for recording through escrow, prior to closing escrow. This charge covers the additional record keeping expense of monitoring the follow through with the paid lender and record keeping for a delayed reconveyance. The reconveyance processing fee is non-refundable once the real estate transaction to which it is attached is closed and recorded, and is earned concurrent with issuing the payoff check at close.

However, should a lender or lenders (on a refinance, REO or a short sale transaction) decline to allow all or a portion of said fee, the disallowed portion shall not apply.

B.* EXPRESS MAIL AND COURIER SERVICES

B1. Express Mail – A fee of \$25.00 will be charged when overnight delivery service is required or requested on any document or package.

B2. Courier Service – A fee of \$30.00 per delivery or pickup will be charged when courier services are necessary to retrieve or send documents from parties involved in the escrow transaction.

C. INTEREST BEARING ACCOUNT SET-UP

A fee of \$50.00 will be charged to the depositor of funds when escrow agent is requested to establish an interest bearing account for funds deposited into escrow.

D.* RECORDING FEE

To be charged in accordance to the county in which the documents are recorded. If recorded by Empire West Title Agency, the charge will be the actual amount plus 20.00 for e-recording costs.

E.* ELECTRONIC LOAN PACKAGE DELIVERY

A per package fee will be charged when escrow agent processes a loan package sent by email from the lender or other party.

Zone 1	\$50.00
Zone 2	\$40.00

F. 1031 EXCHANGE

When a 1031 exchange is part of a sale transaction there will be a charge of \$100.00 this is in addition to the other transaction costs. This fee will be charged to the party who is doing the exchange.

G. COURTESY ESCROW SIGNING SERVICE

Escrow signing services (document signatures/notarization) offsite or onsite may be available after normal business hours, close of business days, holidays or due to other time constraints. When signed by an authorized company employee at the rate of \$125.00 per transaction package.

H. FILE MAINTENANCE AND DORMANT FUNDS

There shall be a maintenance fee in the amount of \$25.00 per month for accounting follow up, tracking of funds and if necessary escheatment to the state of Arizona. This fee will be paid to Empire West Title Agency for funds remaining in an escrow account due to the payee's failure to negotiate funds. This fee will be collected 180 days following the first day funds were made available to the payee. A Written notice will be sent to the last known address of the payee 90 days prior to the implementation of the charge. In the event the fees incurred meet or exceed the amount of the non-negotiated funds, the amount of the unclaimed funds shall be deemed payment in full.

I. HOURLY WORK FEE

A fee of \$75.00 per hour, or a fraction thereof, shall be charged when special services are requested and/or required. Minimum one hour.

J.* WIRE FEE

There shall be a \$20.00 fee per disbursement for issuance of funds via wire transfer. Fee shall be charged to the benefiting party (Buyer/Borrower or Seller) requesting said service.

K. PAYMENT OF UNSECURED DEBTS:

There shall be a charge for the payment of unsecured obligations wherein checks are issued to pay unsecured obligations such as, but not limited to, credit cards, personal property loans, and other merchandise or service related accounts. There shall be no charge for the first three unsecured obligations. Thereafter, a fee of \$15.00 per check will be charged to the benefiting party.

L. MOBILE HOMES

Manufacturers Statement of Origin (MSO) fee of \$75.00 will be charged for each MSO or title surrendered. Charge includes the obtaining of the MSO, Affidavit of Affixture and filing with the Motor Vehicle Department.

M. DIRECT ESCROW DOCUMENTS

There will be a charge of \$150.00 for each Sale or Loan instruction that is drawn and created by Empire West Title Agency.

N. HOLDBACK OF ESCROW FUNDS

When funds remain in escrow after closing at the request of the parties, there will be a fee of \$100.00 in addition to any other fees and collected at close of escrow.

O. INSPECTION FEE

When an inspection of the property is required for the issuance of a title insurance policy, there will be an inspection fee charged per inspection of \$75.00.

4. SPECIAL RATES AND CHARGES

- A. SENIOR CITIZENS RATE:**
This rate shall apply to Senior Citizens (65 and older) on residential transactions. It will be the responsibility of the party entitled to a discount to request it.
The rate is 70% of applicable rate
- B. GOVERNMENTAL ENTITIES**
Separate escrow service contracts may be entered into with Federal, State, County or Local government agencies for charges as agreed upon by and between the Company and governmental agency. Charges shall be not less than 50% of the applicable rate nor exceed 200 % of the applicable rate. The above rates are based upon difficulty of the escrow(s) and the volume of transactions. A fixed price may also be bid for government contracts. The minimum fixed price shall be not less than \$100.00 nor exceed \$500.00 per transaction.
- C. CORPORATE RELOCATION RATE:**
This rate shall apply to any person involved in an employer sponsored relocation program. This rate is applicable to either a buyer or seller. The rate is 70% of the applicable rate.
- D. PUBLIC SAFETY RATE/TEACHERS /VETERANS**
This rate is available to employees of local or state law enforcement agencies, employees of federal law enforcement agencies employed in Arizona, state and local fire department employees, teachers and Veterans. It shall be the responsibility of the party entitled to a discount to request it. The rate is 70% of the applicable rate.
- E. CHURCH OR CHARITABLE NON-PROFIT ORGANIZATIONS**
This rate is available to any church, charitable or like eleemosynary non-profit organization provided however, said church or charitable organization is duly recognized as such by the United States Department of Treasury, Internal Revenue Service and satisfactory evidence of such recognition is submitted to and accept by this company. The rate is 70% of the applicable rate.
- F. EMPLOYEE RATES (INCLUDING EMPLOYEES ON APPROVED RETIREMENT)**
No charge shall be made to employees of the Company, its subsidiary or affiliated companies (including employees on approved retirement) for policies issued in connection with the financing, refinancing, sale, or purchase of the employee's bona fide primary home property. Waiver of such charges is authorized only in connection with those costs which the employee would be obliged to pay, by established custom, as a part to the transaction.
- G. REAL ESTATE INVESTOR RATE**
This rate is available to a volume user and investor, anyone who regularly deals in the buying and/or selling of Real Estate... This rate shall apply to all or any portion of the escrow fee paid by the developer, volume user or investor.
Charges of 65% - of the applicable escrow rate
- H. RATE MATCH**
Company may match any rate appropriately filed with the Arizona Department of Finance. This must be approved by the County Manager and any other party involved. Written agreement must be signed and kept in the file.