



AMERICAN TITLE
SERVICE AGENCY
Above All Else...Service!

Schedule of Fees and Charges
for
American Title Service Agency, LLC

(Effective Date – May 15, 2015)

This Schedule of Fees and Charges shall supersede all Schedules of Fees and Charges that have heretofore been displayed in our offices and filed with the Arizona Department of Financial Institutions pursuant to A.R.S. §6-864, et seq, on behalf of American Title Service Agency, LLC. In the event that any fees or charges that appeared in a prior filing are inadvertently omitted from this filing, those previous rates and charges shall remain in effect until subsequently included or changed. All fees and charges are subject to change without prior notice.



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GENERAL PROVISIONS

E1.1 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 rights, 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 non-performance 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 or employee or any of them. Escrow includes subdivision trust (A.R.S. §6-801, as amended).

E1.2 Fair Value

The fair value shall be construed as the full value of the property or the sale price, including the encumbrances, whichever is higher. Where 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, 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 exceed the sales price. The Company may be entitled to rely on the value provided by the parties to an arm's length transaction.

E1.3 Computation from Basic Escrow Rate

The applicable rates shall be computed on a per unit or insurance basis in multiples of \$10,000.00 including any fraction thereof in accordance with the division of such units as set forth in the Basic Escrow Rates.

Whenever an Escrow Fee is calculated by using a percentage of the Basic Escrow Rate, the escrow fee shall be rounded up to the nearest dollar.

E1.4 Separate Sales or Exchanges (Different Owners)

Basic charge is applicable per the Basic Escrow Rate on each separate sale in which any seller/exchanger is 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/are involved.



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E1.5 Transfer of Undivided Interest (Sold separately from remaining interest)

Basic Charge is applicable based upon the interest conveyed, the purchase price or the fair value thereof, whichever is the higher.

E1.6 Escrow Fee / Recording Fee Split

Unless stated otherwise in the Purchase Contract, the Escrow Instructions, or other mutually acceptable written instructions, the basic escrow charge and recording fees will be split equally between the parties to the escrow.

Other fees, such as, but not limited to Reconveyance Tracking Fees and other Miscellaneous Charges, will be charged to the party requesting and/or benefiting from those services.

E1.7 Unique Escrow Requirements

In some cases, due to unusual requirements and special risks regarding the sale, 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 an authorized Senior Management Officer. This will allow the Company to maintain control while offering pricing which is consistent with established escrow rates on projects of a similar nature.

This unique escrow requirements rule shall apply to transactions of \$1,000,000.00 or more.

E1.8 Rates and Charges in Effect Prior to Filing

All rates contained herein become effective when approved by the Arizona Department of Financial Institutions or by operation of law. Any rate or charge that appeared in any previous Rate Manual that is not specifically addressed herein shall be deemed to have been overlooked and shall remain in full force and effect.



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ESCROW – Basic Charge

E2.1 Basic Escrow Rate Formula

The minimum Basic Escrow Rate shall be based upon the fair value of the property in escrow, as follows. (See Appendix A for Basic Escrow Rate table)

<u>Transaction Amount</u>	<u>Rate</u>
Up to, and including, \$50,000.00	Minimum Rate - \$825.00
Over \$50,000.00 up to, and including, \$1,000,000.00	\$825.00, plus \$10.00 per \$10,000.00, or fraction thereof, of the transaction amount in excess of \$50,000.00
Over \$1,000,000.00	\$1,775.00, plus \$8.00 per \$10,000.00, or fraction thereof, of the transaction amount in excess of \$1,000,000.00

E2.2 Sale – Basic Charge

The minimum charge of 100% of the Basic Escrow Rate shall be based upon the fair value of the property in escrow. If additional charges are applicable, all such additional charges shall be added to the Basic Charge.

E2.3 Loan (Residential) – Basic Charge

When handling a loan escrow where no sale of the real property is involved and which does not qualify for the Bulk Lender Refinance Rate, the Basic Charge shall be as follows based upon the fair value of the property in escrow.

<u>Amount up to and Including</u>	<u>Basic Escrow Fee</u>
\$800,000	\$400
\$1,000,000	\$700
Over \$1,000,000	\$900

- All out-of-state refinance transactions will be charged a fee of \$900.00.
- This fee shall include all fees normally included with a refinance transaction including, but not limited to, courier, messenger, e-document, wire transfer and reconveyance tracking fees.
- Recording Fees and Additional Work Charges, if applicable, are in addition to the above Basic Charge.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.



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E2.4 Loan Concurrent with a Sale Escrow - Basic Charge

When a loan escrow is handled concurrently with a sale, the minimum charge of 100% of the Basic Escrow Rate shall be based upon the fair value of the property in escrow. If additional charges are applicable, all such additional charges shall be added to the Basic Charge.

E2.5 Commercial Loan (No Existing Lien) – Basic Charge

If the property being refinanced is free and clear, the minimum charge of 100% of the Basic Escrow Rate shall be based upon the fair value of the property in escrow. If additional charges are applicable, all such additional charges shall be added to the Basic Charge.

E2.6 Commercial Loan (Refinance Existing Lien) – Basic Charge

When handling a commercial loan escrow where no sale of the real property is involved and the purpose of said loan is for the refinance of the existing encumbrances on subject property, the Basic Charge shall be as follows based upon the fair value of the property in escrow.

<u>Amount up to and Including</u>	<u>Basic Escrow Fee</u>
\$800,000	\$600
\$1,000,000	\$800
Over \$1,000,000	\$1,000

- All out of state refinance files will be charged a fee of \$1,100.00.
- This fee shall include all fees normally included with a refinance transaction including, but not limited to, courier, messenger, e-document, wire transfer and reconveyance tracking fees.
- Recording Fees and Additional Work Charges, if applicable, are in addition to the above Basic Charge.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.

E2.7 Leasehold – Basic Charge

The Leasehold Escrow Rate (other than Oil, Gas, or Mineral Leases) shall be 100% of the Basic Escrow Rate based upon the fair market value of the property leased or the total amount of the lease payments, whichever is less, plus \$100 for each lease assignment and/or modification. If additional charges are applicable, all such additional charges shall be added to the Basic Charge.

The escrow charge on Oil, Gas or Mineral Leases shall be negotiated by parties to the transaction, based on the services to be rendered.



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E2.8 Sub-Escrow – Basic Charge

Sub-escrow service shall be provided for a minimum charge of \$175.00 per escrow.

- Services available under this section are restricted to:
 - ✓ The receipt and disbursement of funds and/or
 - ✓ Acceptance and recordation of documents.

- Additional charges will be assessed for the following supplemental services.
 - ✓ Signing Services - \$100.00
 - ✓ Ordering Payoffs - \$25.00

E2.9 Escrow Only – Basic Charge

An escrow specifying no title policy to be issued shall have a basic charge of 200% of the Basic Escrow Rate. Escrow Only–Basic Charge may not be combined with any other discounted or special rate.



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ESCROW – Special Rates

E3.1 All-Inclusive Bulk Lender (Refinance) Rate

This rate shall be available to any lender, Mortgage Broker, Credit Union or other lending entity that processes 15 or more refinance transactions through the Company on a monthly basis.

- Basic Charge for bundled services shall be \$300.00.
- This fee shall include all fees normally included with a refinance transaction including, but not limited to, courier, messenger, e-document, wire transfer and reconveyance tracking fees.
- Recording fees and Additional Work Charges, if applicable, are in addition to the above Basic Charge.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- All-Inclusive Bulk Lender (Refinance) Rate may not be combined with any other discounted or special rate.

E3.2 Cash Purchase Rate (Pinal County ONLY)

This rate shall be available on any CASH ONLY purchase transactions located in Pinal County. Otherwise, standard rates apply.

Amount up to and Including	Basic Escrow Charge
\$75,000	\$450
\$75,001 thru \$150,000	\$550
Over \$150,000	Standard Rate Applies

- This fee shall include all domestic courier, domestic messenger and wire fees.
- Recording Fees, Additional Work Charges and Reconveyance Fees, if applicable, are in addition to the above Basic Charge.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Cash Purchase Rate (Pinal County) may not be combined with any other discounted or special rate.

E3.3 Church and Non-Profit Charitable Organization Rate

This rate is available to schools, churches, and other non-profit charitable organizations registered as a 501(c)3 organization.

- The charge is 50% of the Basic Escrow Rate applicable for the transaction.
- The party requesting the benefit must provide its federal tax identification number and documentation to verify its registration as a 501(c)3 organization.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- This rate is limited to those improved parcels which are utilized as church buildings or schools affiliated with the church, or in case of other non-profit organizations, this rate shall apply to structures currently utilized for the purpose for which the entities were intended.
- This rate *does not* apply to vacant land, unless concurrent construction is intended consistent with the activities of the non-profit organization.
- This rate *does not* apply to any property granted as a gift or to be held for resale or investment purposes by a church or non-profit organization.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Church and Non-Profit Charitable Organization Rate may not be combined with any other discounted or special rate.

E3.4 Company-Sponsored Relocation Rate

This rate is available to persons (employee) participating in a Company-Sponsored relocation plan in connection with the sale or purchase of an employee's bona fide primary residence.

- The charge is 60% of the Basic Escrow Rate applicable for the transaction.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- Escrow fee shall be charged through escrow to employee, employer, or relocation company acting on behalf of the parties.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Company-Sponsored Relocation Rate may not be combined with any other discounted or special rate.



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E3.5 Competitor Rate

American Title Service Agency, LLC may choose to match written escrow quotes received from a competing escrow and/or title company, providing:

- Competitor rate must be filed with and approved by Arizona Department of Financial Institutions.
- Copy of quote must be retained in file.
- Recording Fees and Additional Work Charges, if applicable, are in addition to the above Basic Charge.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Rate may not be combined with any other discounted or special rate.

E3.6 Employee Rate

This rate is available to employees of American Title Services Agency, LLC (including employees who have retired under normal retirement procedures, including retirement on account of illness and early retirement based on the employer's policies as to retirement).

- No portion of the applicable escrow rate shall be charged to an employee in connection with the financing, refinancing, sale or purchase of the employee's bona fide primary personal residence.
- The Employee Rate (purchase, sale and refinance) is limited to one purchase, one sale, and one refinance transaction during a twelve month period. Standard rates shall apply thereafter.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Employee Rate may not be combined with any other discounted or special rate.

E3.7 First Responder / Homes for Heroes Program Rate

This rate is available, upon request, to bona fide first responder personnel, including but not limited to active or retired members of any police, fire, or EMT. Additionally, this rate is available, upon request, to qualified personnel identified in any active Homes for Heroes Program, including National and State recognized organizations.

- The charge is 80% of the Basic Escrow Rate applicable for the transaction.
- The party requesting First Responder/Homes for Heroes Program Rate must present valid proof of affiliation with the qualifying organization.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- First Responder/Homes for Heroes Program Rate may not be combined with any other discounted or special rate.



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E3.8 Investor Rate

This rate is available to an investor, builder, contractor, developer, sub-divider, licensed real estate salesperson or broker, licensed mortgage broker, or other individuals, groups of individuals or entities customarily involved in real estate investments, commercial property, or personal residences.

- The charge is 70% of the Basic Escrow Rate applicable for the transaction.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Investor's Rate may not be combined with any other discounted or special rate.

E3.9 Loyalty Rate

This rate is available to former clients who are selling the property previously purchased and closed through American Title Service Agency.

- The charge is based on the numbers on months since the purchase transaction was closed.

<u>Months Since Closing</u>	<u>Escrow Fee</u>
0 - 24	80% of Basic Escrow Rate
25 - 48	85% of Basic Escrow Rate
49 - 60	90% of Basic Escrow Rate
61 +	100% of Basic Escrow Rate

- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Investor's Rate may not be combined with any other discounted or special rate.



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E3.10 Military Active Duty/Retired Rate

This rate is available to any active or retired member of the Armed Forces of the United States of America.

- The charge is 80% of the Basic Escrow Rate applicable for the transaction.
- The party requesting Military Active Duty/Retired Rate must present valid proof of active or retired service to escrow agent upon opening of escrow.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Military Active Duty/Retired Rate may not be combined with any other discounted or special rate.

E3.11 Non-Profit Multi-Housing Organization Rate

This rate is available to non-profit, multi-housing organizations registered as a 501(c)3 organization, such as Habitat for Humanity.

- Basic Rate shall be reduced to \$300.00 per transaction.
- The party requesting the benefit must provide its federal tax identification number and documentation to verify its registration as a 501(c)3 organization.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Non-Profit Multi-Housing Organization Rate may not be combined with any other discounted or special rate.

E3.12 Senior Citizen Rate

This rate is available, upon request, to senior citizens (age 60 or older).

- The charge is 80% of the Basic Escrow Rate applicable for the transaction.
- The party requesting the Senior Citizen Rate must present valid proof of age (i.e., valid driver's license, birth certificate or passport),
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Senior Citizen Rate may not be combined with any other discounted or special rate.



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E3.13 Social Assistance Program Rate

This rate is available, upon request, to a current or recent participant of a social service agency offering social shelter programs, including but not limited to domestic abuse shelters, homeless shelters, or governmentally sponsored programs.

- The charge is 80% of the Basic Escrow Rate applicable for the transaction.
- The party requesting Social Assistance Program Rate must present valid proof of affiliation with the qualifying organization.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Social Assistance Program Rate may not be combined with any other discounted or special rate.

E3.14 Subdivision Rate (Residential)

This rate is available to a builder, contractor, developer, or sub-divider customarily engaged in such business of the development and/or sale of lots located within a residential subdivision plat. (This rate is applicable only to those rates available under Sections E2.2 and E2.4).

<u>Number of Units</u>	<u>Escrow Fee</u>
1 – 15	70% of Basic Escrow Rate
17 – 30	60% of Basic Escrow Rate
31 - 70	50% of Basic Escrow Rate
71 – 200	40% of Basic Escrow Rate
201 – 300	30% of Basic Escrow Rate
More than 300	25% of Basic Escrow Rate

- Minimum Rate - \$35.00 per unit.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Subdivision Rate (Residential) may not be combined with any other discounted or special rate.



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E3.15 Teacher/School Administrator Rate

This rate is available, upon request, to any certified teacher or administrative staff member.

- The charge is 80% of the Basic Escrow Rate applicable for the transaction.
- The party requesting the Teacher/School Administrator Rate must present verification of employment qualifying for such discount.
- This rate applies only to the portion of the escrow fee that the qualifying party would be obligated to pay by established custom as a party to the transaction.
- If additional charges are applicable, all such additional charges shall be added to the Basic Charge.
- Teacher/School Administrator Rate may not be combined with any other discounted or special rate.



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Miscellaneous Charges and Fees

There are a variety of services and/or products that may be necessary or required to meet the needs of the customers of the Company. The rates included in this section shall be charged if these services and/or products are provided, in addition to any other applicable rates charged by the Company.

E4.1 Additional Work Charge (Non-Commercial Transactions)

The basic charges set forth herein are minimum charges. Additional work charges will be assessed when special risks are assumed or special services are provided.

- The charge will be \$50.00 per one-half hour (½ hour Minimum charge, ½ hour increments thereafter).
- The total additional work charge fee shall not exceed \$400.00.
- Escrow agent shall maintain a record of any additional work charges in the escrow file and make said record available for inspection by the applicable party.
- Party(ies) acknowledgement of the charges via a signed settlement statement shall be deemed as their approval thereof.
- Additional work charge does not include any document preparation charges.

(Refer to E4.4 for Commercial Transactions)

E4.2 Cancellation Fees and Charges

In the event an escrow transaction cancels, the cancellation fee will be only the charges due to any 3rd party vendors for which there are invoices in the escrow file. Escrow agent shall be under no obligation to collect fees from a seller in a cancelled transaction wherein the seller would be obligated to pay the charge.

E4.3 Check Service Fees

A processing fee will be assessed when additional check services are requested or required. The following fees have been established for those services.

➤ Fee per Check Stop Pay	_____	\$25.00
➤ Fee per Reissued Check	_____	\$15.00

- Company may elect to deduct fees from reissued check(s).
- No charge will be assessed if reissue is due to escrow error.



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E4.4 Commercial Transaction Work Charge

The basic charges set forth herein are minimum charges. Additional work charges will be assessed when special risks are assumed or special services are provided.

- The charge will be \$50.00 per one-half hour (½ hour Minimum charge, ½ hour increments thereafter).
- The total additional work charge fee shall not exceed \$5,000.00.
- Additional work charge does not include any document preparation charges.

E4.5 Consumer Payoff Services

As a basic refinance service to our clients, escrow will provide consumer payoff services maximum for personal debts (including, but not limited to credit cards, vehicle loans or personal notes) that are not secured by the real property subject to the Escrow transaction. A maximum of three (3) payoff checks are included in the Basic Charge.

- Add'l Charge (After 3 checks) _____ \$10.00 per check

E4.6 Copy Charge (Litigation)

The following charge shall be assessed for providing copies when the company or parties to any transaction is involved in litigation.

- \$50.00 per employee hour (one hour minimum; ½ hour increments thereafter) plus twenty-five cents (\$.25) for each page produced.

E4.7 Courier Fee / Overnight Delivery

- Charges for *domestic* courier and overnight delivery are included in basic charge.
- Charges for *international* courier and overnight delivery charges will be assessed based on the actual cost incurred, as evidenced by a copy of the air-bill.

E4.8 Direct Transaction Fee (Residential Sale)

This fee is for preparing escrow instructions in the absence of a written Residential Purchase Contract.

- Applicable Basic Charge, plus \$100.00 for extra work charge.

E4.9 Document Preparation Fee

There shall be a charge of \$50.00 assessed to the benefiting party for each document requested beyond the regular scope of services. Such documents will include, but is not limited to, additional deeds to correct title issues, powers of attorney, and additional security instruments.



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E4.10 Dormant Funds/Abandoned Property Charge

Dormant Funds as evidenced by stale-dated outstanding checks (90 days or more) or inactive escrow will be maintained at a charge of \$25.00 per month, beginning 90 days from check issuance in the case of a stale dated check or the last transaction date in the case of an inactive escrow balance.

Maintenance service will include at least one of the following: one written letter within three months before implementation of the charge, three telephone calls not to exceed a \$10.00 expense and general index name search.

Any additional service shall be charged at the rate of \$50.00 per hour (minimum ½ hour charge) plus pass through charges (i.e. skip-trace, private investigator) up to such time as any remaining funds properly escheat by law to the appropriate state.

E4.11 Electronic Document Storage --- (Included in basic charge)

E4.12 FIRPTA Processing Fee

This fee is for processing FIRPTA documents as required by the Internal Revenue Service relating to the reporting of the sale of real property by foreign sellers.

➤ Charge to Seller _____ \$125.00

E4.13 Interest Bearing Account Fee

This fee shall be assessed when Company is requested to establish a separate interest bearing account for either the buyer/borrower or seller of a transaction and will be charged to the customer requesting or benefiting from the service, or as provided for in the escrow instructions. This fee is for opening, servicing and closing the account.

➤ Charge per Account Established _____ \$35.00

E4.14 Mobile Home Transfer Fee (Basic Services)

This fee shall be assessed for the basic transfer of the ownership of a mobile home that has not been previously affixed as real property. The Certificate(s) of Title must be in the name of the current owner and all required documents must be readily available. Said fee includes only the following services:

- Collect Mobile Home Certificate(s) of Title and obtain seller signature(s).
- Prepare the Affidavit of Affixture and obtain signatures, if an Affidavit of Affixture is required.
- Present the Mobile Home Certificate(s) of Title and, if required, the Affidavit of Affixture to the Arizona Motor Vehicle Department for processing.

➤ Mobile Home Transfer Fee (Basic Services) _____ \$125.00



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E4.15 Mobile Home Transfer Fee (Additional Services)

Fees in addition to the Mobile Home Transfer Fee (Basic Services) fee shall be assessed if any services are required over and above the basic services stated above. These services might include, but are not limited to:

- Research current status of the Mobile Home Certificate(s) of Title.
 - Assisting an outside party in obtaining the Certificate(s) of Title.
 - Obtain duplicate Certificate(s) of Title.
 - Obtain MSO (Manufacturer's Statement(s) of Origin.
 - Assist in obtaining bonded titles.
- Additional mobile home transfer fees shall be assessed at the rate of \$50.00 per one-half hour (½ hour Minimum charge, ½ hour increments thereafter).
 - Additional mobile home transfer fees shall not exceed \$400.00.
 - Escrow agent shall maintain a record of any additional mobile home transfer fees in the escrow file and make said record available for inspection by the applicable party.
 - Party(ies) acknowledgement of the charges via a signed settlement statement shall be deemed as their approval thereof.

E4.16 NSF Processing Charge --- (Included in basic charge)

E4.17 Post-Closing Holdback Fee

The following fees shall be assessed when the Escrow Agent is employed by separate Escrow Instructions to hold funds after an Escrow transaction has closed.

➤ Set-up Fee (Holdback Amount up to \$10,000.00)	_____	\$25.00
➤ Set-up Fee (Holdback Amount \$10,000.00 or more)	_____	\$50.00

- Fees shall be charged at closing and are non-refundable.

E4.18 Property Inspection Fee

This fee shall be charged when a property inspection is required or requested in connection with the closing of any transaction or issuance of any title insurance.

➤ Property Inspection (Each)	_____	\$75.00
➤ Rush Service (Inspection to be completed within 48 hours of request)	_____	\$100.00

- If the escrow is a sale transaction, the fee shall be charged to the seller.



American Title Service Agency, LLC

Schedule of Fees and Charges

(Effective May 15, 2015)

E4.19 Reconveyance Tracking Fee

This charge covers the additional expense of monitoring the recordation of the release document by the lender and the additional record keeping expense of a delayed reconveyance. Fee also includes, if necessary, releases prepared and recorded pursuant to ARS §33-707.

- Up to 2 Reconveyances _____ \$95.00
- Additional Reconveyances _____ \$95.00 (Up to 2 per Tracking Fee)

E4.20 Recording Fees

The following fees have been established for recording fee services.

- One Transfer Deed and one Deed of Trust are included in the following Recording Fees.
- Any additional documents to be recorded will be charged in accordance with the actual charges assessed by the county recorder.

Residential and Commercial Property

- *Resale* (Arizona) _____ \$60.00
- *Refinance - No Change in Ownership* (Arizona) _____ \$50.00
- Affidavit of Real Property Value (Arizona) _____ \$2.00

- Recording fees for properties located in states other than Arizona shall be charged in accordance with the actual charges for that location.
- Additional recording fees, if necessary, will be charged to the party requesting and/or benefiting from those services.
- All recording fees collected will be considered “earned income” and non-refundable.

E4.21 Recording Fees (Institutional Lenders)

- Must be requested in writing by master lending instructions or other memorandum.
- Recording fees shall be charged in accordance with the actual charges assessed by the county recorder.
- Recording Fees shall be assessed to the parties in accordance with established custom.
 - ✓ Buyer/Borrower shall be assessed charges related to the recording of deeds or similar instruments, as well as security and assignment instruments.
 - ✓ Additional recording fees, if necessary, will be charged to the party requesting and/or benefiting from those services.
 - ✓ The Affidavit of Real Property Value (Arizona) shall be split equally between buyer and seller.
- All recording fees collected will be considered “earned income” and non-refundable.



American Title Service Agency, LLC

Schedule of Fees and Charges

(Effective May 15, 2015)

E4.22 Short Sale Transaction Service

Upon request, American Title Service Agency will provide additional services in the processing of short sale transactions.

Service shall include, but not be limited to:

- The identification of the appropriate loss mitigation specialist,
- review and submission of the loss mitigation package to the Lender,
- regular follow up and appropriate communication with the lender, and
- communication of the lender issues/requirements with the seller and seller's agent to expedite the processing of the Documents to obtain the lenders approval of the sale.

In accordance with RESPA procedures and Arizona Revised Statutes this service does not include direct negotiation with the lender.

➤ Short Sale Transaction Service _____ \$1,000.00

E4.23 Signing Services (Outside)

At the request of the customer, the company may employ an outside signing service to obtain document signatures. If requested, this service is outside the normal scope of services provided (except as outlined above) and will be paid by the party benefiting from the service in the event it is necessary to use a contracted signer. The company's own employees do not charge signing or notary fees.

E4.24 Wire Transfer Fee --- (Included in basic charge)

American Title Service Agency, LLC
Schedule of Basic Escrow Rates
 --- Appendix A ---

<i>Amount Up to and Including</i>	<i>Basic Escrow Rate</i>	<i>Amount Up to and Including</i>	<i>Basic Escrow Rate</i>	<i>Amount Up to and Including</i>	<i>Basic Escrow Rate</i>
\$50,000	\$825	\$370,000	\$1,145	\$690,000	\$1,465
\$60,000	\$835	\$380,000	\$1,155	\$700,000	\$1,475
\$70,000	\$845	\$390,000	\$1,165	\$710,000	\$1,485
\$80,000	\$855	\$400,000	\$1,185	\$720,000	\$1,495
\$90,000	\$865	\$410,000	\$1,185	\$730,000	\$1,505
\$100,000	\$875	\$420,000	\$1,205	\$740,000	\$1,515
\$110,000	\$885	\$430,000	\$1,205	\$750,000	\$1,525
\$120,000	\$895	\$440,000	\$1,215	\$760,000	\$1,535
\$130,000	\$905	\$450,000	\$1,225	\$770,000	\$1,545
\$150,000	\$915	\$460,000	\$1,235	\$780,000	\$1,555
\$150,000	\$925	\$470,000	\$1,245	\$790,000	\$1,565
\$170,000	\$935	\$480,000	\$1,255	\$800,000	\$1,575
\$170,000	\$945	\$490,000	\$1,265	\$810,000	\$1,585
\$180,000	\$955	\$500,000	\$1,275	\$820,000	\$1,595
\$190,000	\$965	\$510,000	\$1,285	\$830,000	\$1,605
\$200,000	\$975	\$520,000	\$1,295	\$840,000	\$1,615
\$210,000	\$985	\$530,000	\$1,305	\$850,000	\$1,625
\$220,000	\$995	\$540,000	\$1,315	\$860,000	\$1,635
\$230,000	\$1,005	\$550,000	\$1,325	\$870,000	\$1,645
\$240,000	\$1,015	\$560,000	\$1,335	\$880,000	\$1,655
\$250,000	\$1,025	\$570,000	\$1,345	\$890,000	\$1,665
\$260,000	\$1,035	\$580,000	\$1,355	\$900,000	\$1,675
\$270,000	\$1,045	\$590,000	\$1,365	\$910,000	\$1,685
\$280,000	\$1,055	\$600,000	\$1,375	\$920,000	\$1,695
\$290,000	\$1,065	\$610,000	\$1,385	\$930,000	\$1,705
\$300,000	\$1,075	\$620,000	\$1,395	\$940,000	\$1,715
\$310,000	\$1,085	\$630,000	\$1,405	\$950,000	\$1,725
\$320,000	\$1,095	\$640,000	\$1,415	\$960,000	\$1,735
\$330,000	\$1,105	\$650,000	\$1,425	\$970,000	\$1,745
\$340,000	\$1,115	\$660,000	\$1,435	\$980,000	\$1,755
\$350,000	\$1,125	\$670,000	\$1,445	\$990,000	\$1,765
\$360,000	\$1,135	\$680,000	\$1,455	\$1,000,000	\$1,775

Additional Escrow Rate in Excess of \$1,000,000

Per \$10,000 or portion thereof in excess of \$1,000,000

\$8.00

American Title Service Agency, LLC
Schedule of Account Servicing Fees
 --- Appendix B ---

Set-Up Fees (Paid at Time of Set-Up)

B1.1	In-House Set-Up Fee (Standard Straight Note)	\$80.00
B1.2	Outside Set-Up Fee (Standard Straight Note)	\$175.00
B1.3	Large Loan Set-Up (\$1 Million and Over)	\$250.00
B1.4	Lease Contracts	\$150.00

Additional Set-Up Charges (In addition to above base set-up charges)

B1.5	Impound Account (Up to three items)	\$150.00
B1.6	Concurrent Payments	\$50.00
B1.7	Delay Funding Loans, Partial Releases, Adjustable Interest, Wraps, 11 or more Beneficiaries (Each)	\$100.00

Disbursement Fees (Per Payment Frequency)

B2.1	Monthly Maintenance Fee (Includes up to one disbursement)	\$10.00
B2.2	Impound Account Disbursement (One Tax and One Insurance) (First of each)	\$10.00
B2.3	Additional Impound Disbursements (Each)	\$5.00
B2.4	Additional Payee Disbursements (Each/Monthly)	\$5.00
B2.5	Special Handling Fees. Includes items such as, but not limited to Default Interest Calculations, Daily and/or Late Charges, Special Interest Adjustment and/or Special Disbursements	\$60.00

Additional Fees and Charges

B3.1	Add and Demand Fees. Includes items such as, but not limited to Taxes, Insurance and/or Assessments.	\$100.00
B3.2	Additional Work/Research Charge (Minimum 1 Hour, 30 minutes intervals thereafter)	\$50.00
B3.3	Amortization Schedule	\$10.00
B3.4	Assignment of Payee/Beneficial Interest/Seller (Agreement for Sale)	\$100.00
B3.5	Assumption of Payor/Trustor	\$100.00
B3.6a	Assumption, Status or Payoff Statement	\$100.00
B3.6b	Rush Statement (Same Day) – Additional Charge	\$25.00
B3.7	Copies - Checks, Documents, Histories (each)	\$10.00
B3.8	Demand Notice (Requested by Payee, Charge to Payor)	\$25.00
B3.9	Dormant Account Fee	See E4.10
B3.10	Extension of All / Due Date Only	\$50.00
B3.11	Fax Fees	\$10.00
B3.12	Interest-Bearing Account (Set-up and Maintenance)	\$35.00
B3.13	Modification of Terms (Minimum Charge. Subject to additional work charges based on complexity of terms)	\$100.00

American Title Service Agency, LLC

Schedule of Account Servicing Fees

--- Appendix B ---

(Continued)

Additional Fees and Charges (cont'd)

<i>B3.15</i>	Notice of Intent to Forfeit and Completion of Forfeiture, if applicable	1% of Unpaid Principal Balance or \$150.00, whichever is greater.
<i>B3.15</i>	Notice Requiring Strict Performance	\$75.00
<i>B3.17</i>	Reconveyance Fee – Full or Partial	\$100.00
<i>B3.17</i>	Recording Fee (Per Document)	\$20.00
<i>B3.18</i>	Reinstatement Fee (Foreclosure, Forfeiture)	\$75.00
<i>B3.19</i>	Returned Check Fee	\$25.00
<i>B3.20</i>	Termination/Withdrawal/Close-Out Fee	\$75.00
<i>B3.21</i>	Update Fee for each payment paid outside of servicing. (Charge to Payor)	\$10.00
<i>B3.22</i>	Verification of Mortgage Statements	\$15.00
<i>B3.23</i>	Wire Transfer Fee	\$25.00