Title Security Agency, LLC

ESCROW RATE MANUAL
AND
SCHEDULE OF ESCROW FEES
FOR
STATE OF ARIZONA

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Table of Contents

ESCROW GENERAL RULES

A DEFINITION OF ESCROW 4
B COMPUTATION FROM BASIC RATE 4
C FAIR VALUE 4
D SPECIAL RISKS / EXTRA WORK CHARGE 4
E RATES AND CHARGES IN EFFECT PRIOR TO FILING 5
F SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS) 5
G TRANSFER OF UNDIVIDED INTEREST (WHEN SOLD SEPARATELY FROM REMAINING INTEREST) 5
H DEPOSIT OF ESCROW FUNDS TO INTEREST BEARING ACCOUNT 5
I PAYMENT OF ESCROW CHARGES 5
J DIRECT TRANSACTION FEES 5
K ABANDONED/DORMANT FUNDS CUSTODIAL FEE 6

ESCROW RATES

801 BASIC CHARGE – SALE 7
802 BASIC CHARGE – LOAN 7
803 BASIC CHARGE – LEASEHOLD 7
804 BASIC CHARGE – SUB ESCROW AND SIGNING SERVICE 8
805 SPECIAL ESCROW REQUIREMENTS 8

SUBDIVISION RATES

806 BASIC CHARGE – SUBDIVIDERS AND BUILDERS 9

MISCELLANEOUS SERVICES

807 DELIVERY AND EXPRESS MAIL CHARGE 10
808 ELECTRONIC DOCUMENTS ("eDocs") 10
809 INSPECTION FEE 10
810 MANUFACTURED UNIT(S) / AFFIXTURE PROCESSING FEES 11
811 RECORDING SERVICES – RESIDENTIAL 11
812 RECORDING SERVICES – COMMERCIAL TRANSACTIONS 11
813 RECONVEYANCE FEE 11
814 TRACKING FEE 12
815 WIRE TRANSFER FEE 12
816 CONSTRUCTION DISBURSEMENT SERVICES 12
817 BUNDLED ESCROW SERVICE FEE – RESIDENTIAL REFINANCE 13
818 ABBREVIATED ESCROW – COMMERCIAL TRANSACTIONS 14
819 FLAT RATE ESCROW FEE – SHORT SALE TRANSACTIONS 14
820 BASIC CHARGE – BUSINESS OPS/ESCROW ONLY 15
821 SEPTIC TRANSFER (ADEQ) 15
822 HOLDBACK 15
833 COMPETITOR RATE 18

SPECIAL RATES

823 AFFINITY GROUPS AND DEFINED BENEFIT GROUPS 16
824 CHARITABLE NON-PROFIT ORGANIZATIONS, GOVERNMENT AGENCIES AND CHURCHES 16
825 EMPLOYEE RATE 16
826 FEDERAL, STATE OR MUNICIPAL AGENCIES 16
827 FILED DEVIATION TO RATE 16
828 INVESTORS, REALTORS, MORTGAGE BROKERS AND LENDERS 17
829 LOW INCOME HOMEBUYER DOWN PAYMENT ASSISTANCE PROGRAM 17
830 RELOCATION RATE 17
831 NEGOTIATED RATE 17
832 PROCESS SERVICE FEE 18

ESCROW RATE SCHEDULE..... 19

SCHEDULE OF LOAN SERVICING FEES

SCHEDULE OF LOAN SERVICING FEES..... 23
MISCELLANEOUS FEES..... 23
ABANDONED/DORMANT FUNDS..... 23
UNUSUAL CIRCUMSTANCES..... 23

SCHEDULE OF TRUST FEES 24

SCHEDULE OF TRUSTEE SALE FEES 27

ESCROW GENERAL RULES

A. DEFINITION OF ESCROW

Escrow means any transaction wherein any property, money, written instruction or evidence of title or possession of real property or other thing of value is delivered with or without transfer of legal or equitable title, or both, and irrespective of whether a debtor/creditor relationship is created, to a person not otherwise having any right, title or interest therein in connection with the sale, transfer, encumbrance or lease of real or personal property, to be delivered or redelivered by that person upon the contingent happening or non-happening of a 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 or obligator, bailee, bailor, or designated agent of employee or any of them (A. R. S. 6-801). Escrow includes subdivision trusts and account servicing.

B. COMPUTATION FROM BASIC RATE

Whenever percentages of the basic escrow rates are used herein, the charge arrived at from use of the percentage shall be rounded up to the next dollar.

The rates shall always be applied on fair value as defined in Paragraph C below in multiples of $5,000.00, including any fraction thereof.

C. FAIR VALUE

The fair value shall be construed as the full value of the property as determined by the Company from all available information, including but not limited to, amount of encumbrances, assessed value, etc.

The company may be entitled to rely on the value provided by the parties to an arms length transaction.

D. SPECIAL RISKS/EXTRA WORK CHARGE

The charges set forth herein are minimum. A $125.00 an hour additional work charge will be made when special services are requested. The customer will be notified, in writing, of the amount of the additional charges before they are incurred. In the event such charges are made, the deposit of final funds and the signing of final documents constitute approval of the charges. In all other situations, acceptance by the customer of the work performed shall constitute approval of the charges made.

Minimum: $125.00

E. RATES AND CHARGES IN EFFECT PRIOR TO FILING

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

F. SEPARATE SALES OR EXCHANGES (DIFFERENT OWNERS)

Basic Charge applicable (Section 801) on each separate sale, seller or exchanger involved.

The applicable charge applied 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. TRANSFER OF UNDIVIDED INTEREST (WHEN SOLD SEPARATELY FROM REMAINING INTEREST)

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

H. DEPOSIT OF ESCROW FUNDS TO INTEREST BEARING ACCOUNT

Upon request, in writing, a customer may request the Company to deposit escrow funds into an interest bearing account. Such a request will be evaluated based on company procedures and the provisions of the Arizona Revised Statutes 6-834.

Charge: $25.00

I. PAYMENT OF ESCROW CHARGES

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

Unless otherwise instructed in writing by all parties, any charges incurred for miscellaneous or additional services provided or requested by the parties shall be charged to the person who requested such service(s) or who will benefit by such service(s).

J. DIRECT TRANSACTION FEES

When escrow is required to prepare escrow instructions on transactions where no contract is provided to escrow, the Company will impose a work charge at the rate of $125.00 per employee hour.

Minimum: $125.00

K. ABANDONED OR DORMANT FUNDS CUSTODIAL FEE

This fee shall apply when funds are remaining in an escrow account, account servicing or trust account due to a payee's failure to negotiate a check provided as payment or fails to claim the funds belonging to them that remain in the account.

This fee shall also apply to charges that occurred in escrow, wherein a payee other than a principal to the escrow, failed to negotiate amounts tendered to them through the escrow or failed to claim funds belonging to them that remain in escrow.

There shall be a charge of **$150.00**, plus costs, if any, to escrow agent, beginning one hundred eighty (180) days from the date the initial check was disbursed or the date the funds became available for disbursement for any dormant funds in the amount of one-cent or more as evidenced by stale-dated checks, outstanding checks, inactive escrow accounts and account service balances pursuant to ARS Title 44, Chapter 3, Article 1.

One written notice will be mailed to the last known address within ninety (90) days prior to implementation of the charge.

Custodial charge shall be retroactive to the one hundred eighty-first (181) day following the disbursement or availability of funds.

In the event the amount of the fee(s) incurred is/are more than the amount of funds held in escrow, then the amount of the funds remaining in the file shall be considered payment in full of the fees due.

In the event the amount of the fee(s) incurred is/are less than the amount of funds held in escrow, then the amount of the funds remaining in the file shall be transferred to an escheatable bank account until submitted to the State as required by law.

ESCROW RATES

801 BASIC CHARGE - SALE

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

Charge: $450.00 Minimum charge.

802 BASIC CHARGE - LOAN

1.	If transfer of title is involved in conjunction with the purchase of a title insurance policy:	100% of the Basic Escrow Rate
2.	If transfer of title or sale does not include the purchase of a title insurance policy (Must obtain management approval)	200% of Basic Escrow Rate
3.	If concurrently with sale for the fair value of the land and improvements :	$175.00 per loan* *The loan tie in fee shall be $100.00 per loan if the charge is paid by a builder, contractor, developer or subdivider per Section 806
4.	If the owner or borrower is replacing, refinancing an existing loan or adding a new loan:	Flat rate - $150.00
5.	Construction loans where the lender requests additional services:	One-half of 1% of the amount of the loan Minimum: $300.00
6.	Commercial properties if the owner or borrower is replacing, refinancing an existing loan	Flat rate - $500.00 for loan amount $1,000,000.00 or less: Flat rate - $750.00 for loan amount over $1,000,000.00 Over $5,000,000.00 per written agreement if flat rate not provided.

803 BASIC CHARGE – LEASEHOLD

1. Leasehold Escrow Rate for items other than oil, gas or mineral Leases
   Charge: 100% of the Basic Escrow Rate
   NOTE: Rate is based upon the fair value of the property leased or the total amount of the lease payments, whichever is less.

2. Leasehold Escrow Rate on oil, gas or mineral lease estates, state land and grazing leases — **150% of the escrow basic rate – (Minimum $500.00)**

804 BASIC CHARGE - SUB ESCROW AND SIGNING SERVICE

Sub-escrow service may be provided in support of a primary escrow holder for a minimum charge of $150.00 per escrow, plus actual costs incurred by Company in the closing transaction. Services available under this section are restricted to:

A. The receipt of funds and written instructions from the primary escrow holder and from a lender whose loan will be insured under the primary escrow.
B. The disbursement of such funds for the elimination of matters affecting title, but only to the extent authorized under such instructions.
C. Prepare a transaction closing statement for the parties.

NOTE: This sub-escrow service does not include procuring demands or disbursement of funds to persons other than as instructed by the primary escrow holder.

The duties of the escrow agent shall be only the taking of signature on documents provided by the customer and coordination and recordation of those documents, fees charged by the County Recorder are a separate charge not included herein.

805 SPECIAL ESCROW REQUIREMENTS

Escrow service may be required in some cases and under conditions for which no rating structure has been specifically provided. In any such event, a charge shall be made which, in the opinion of the Company, appears to be consistent with its general pricing procedures, as set forth herein.

In certain instances, due to unusual requirements, with respect to the acquisition, selling, financing or development of a major project or the acquisition, selling re-financing of several properties, or more, or selling or purchasing of REO Properties (Real Estate Owned) it may be necessary to enter into agreements or contracts as to the various services to be rendered and the charges made thereon.

Such financing/re-financing, or developments are many times put out for bidding at rates to give the consumer savings whenever possible and to allow the Company to maintain a reasonable profit from such transactions.

Fee: Based upon Written Agreement
Minimum: $50.00
Maximum: 100% of Basic Rate

SUBDIVISION RATES

806 BASIC CHARGE – SUBDIVIDERS AND BUILDERS

A. This rate is available to a builder, contractor, developer, or subdivider customarily engaged in such business for the units being developed. This rate shall apply to all or a portion of the escrow fee paid by the qualified party as described above.

1.	1 – 25 units	50% of Basic Rate
2.	26 - 49 units	40% of Basic Rate
3	50 or more units	27% of Basic Rate

Minimum Rate: $65.00

B. If the rate in Section 806 is applicable the following will apply:

- If the builder, contractor, developer or subdivider is contractually obligated to pay the buyer's portion of the escrow fee, the rate to be charged to the builder, contractor, developer or subdivider for the full escrow fee shall be calculated as follows:

  50% of the Basic Escrow Fee

- Delivery and express mail charges, electronic document charges, inspection charges, tracking/reconveyance charges, wire transfer charges do not apply under this section.
- Subdividers and Builders - No loan tie-in fee on VA Loans

No other rate shall be applied to this rate.

MISCELLANEOUS SERVICES

807 DELIVERY AND EXPRESS MAIL CHARGE

When the Company is required to use express delivery services, there will be a charge for this special handling. Services will include, but not be limited to, Federal Express, Airborne, UPS, Express Mail and local and special couriers.

Charge: $20.00 includes 3 deliveries per transaction for local courier service
Charge: $25.00 per domestic overnight delivery
$30.00 per international overnight delivery

808 ELECTRONIC DOCUMENTS ("eDocs")

Electronic documents received by the Company when accommodating the electronic transmission requires the Company to undertake additional work, including printing, potential reformatting or editing.

Charge: $30.00 per transaction

809 INSPECTION FEE

When an inspection of the subject property is required the following fee shall apply:

Charge: $100.00 per inspection

810 MANUFACTURED UNIT(S) / AFFIXTURE PROCESSING FEES

The term 'unit' shall mean a single manufactured dwelling, trailer or other modular or manufactured structure used for residential or commercial purposes which requires the processing of Manufacturer's Certificate(s) of Origin, Certificate(s) of Title and/or Affidavit(s) of Affixture.

Said processing fee shall be in addition to the escrow rate charged for closing the transaction.

Charge: $150.00 per unit (Transfer of Title/Affidavit of Affixture)
NOTE: Extra work charges may apply. See Section D.

811 RECORDING SERVICE FEE – All Transactions Except Commercial

There shall be a service fee of $20.00 per file which requires electronically or manually delivered documents to the applicable County Recorder's Office for recordation. This charge includes processing and mailing fees.

812 RECORDING SERVICE FEE – COMMERCIAL TRANSACTIONS

Charge: $75.00 for Sales and Refinance transactions

This Recording Service charge is a minimum charge for recording documents with the applicable County Recorder. If the actual charge required by the Recorder's Office exceeds the charge for the respective type of transaction, the charge collected by the Company shall be in multiples of $25.00, rounded up from the actual charge collected by the Recorder's Office. This rate shall apply to escrows handled by the Company in any state or county.

This charge includes e-recording service fees charged by outside vendors, or manual delivery of recording documents to the applicable County Recorder's Office and processing and mailing fees incurred by the Company.

Any excess recording fees collected shall be considered fees earned by the Company and non-refundable.

813 RECONVEYANCE FEE

The charge for reconveyance services will be $100.00 per reconveyance.

814 TRACKING FEE

This fee may be charged when handling the payoff of a loan when the release is not furnished at close of escrow. This charge covers the additional expense of monitoring the follow through with the paid lender, the additional record keeping expense of a delayed reconveyance, and charges which may be incurred by the employment of a third party vendor to provide this service to Title Security Agency of Arizona. The above charge includes the recording fee for one release. This fee is non-refundable.

Charge: $100.00 includes up to three lien releases

The Tracking Fee is not applicable to subdividers and builders selling more than 200 lots/units per year which are handled by the company.

815 WIRE TRANSFER FEE

Charge: $20.00 Per Domestic and International outgoing wire transfer
Charge: $20.00 Per Domestic and International incoming wire transfer
Charge: No charge for Domestic and International incoming wire transfer - Pinal County only

816 CONSTRUCTION DISBURSEMENT SERVICES

This rate is based on the disbursement total on controlled construction disbursements for escrow transactions.

An additional fee may be charged for each disbursement and/or inspection that exceeds the original written agreement. Such additional charges shall be agreed to in writing prior to being charged.

A. Commercial Disbursement Services:

Disbursement Total	Escrow Fee
Up to $200,000	$1,000.00
$200,001 to $500,000	$2,000.00
$500,001 to $800,000	$3,000.00
$800,001 to $2,000,000	$4,000.00
$2,000,001 to $5,000,000	$5,000.00

Over $5,000,000. Quotation after full review of project with all parties.

B. Residential Disbursement Services:
This rate is intended for institutional lenders and for owners using their own cash to fund the construction of a residential unit.
Escrow fee for residential construction disbursement shall be negotiated in advance and in writing and is based on the complexity and requirements of the transaction.
Minimum: $500.00
Maximum: $2,500.00

NOTE: County Manager or Escrow Administrator approval required.

817 BUNDLED ESCROW SERVICE FEE- RESIDENTIAL REFINANCE

Qualification for Bundled Escrow Service Fee requires Twenty five (25) Residential refinance loan transactions from one lender, if requested. For transactions which do not qualify in this section, the escrow rate shall be in accordance with Section 802 Basic Charge – Loan.

A. Residential refinance transactions - the escrow rate shall be the sum of Two Hundred Dollars ($200.00) on first loan, this rate is inclusive of the following services:

1) Branch Office Signing Services
2) Electronic Doc Charges
3) Local Delivery Service (Includes up to 3)
4) Overnight Delivery Service (Includes up to 2)
4) Reconveyance Tracking Service (Includes up to 3)
5) Wire Service (Includes up 2)
6) Up to 5 checks for installment/creditor payments

B. Additional service charges may apply as follows:

Charge:	Actual recording fees plus fees as per Section 811 (Recording Service Fee $20.00 per file)
Charge:	$20.00 per local courier service over three;
Charge:	$25.00 per overnight delivery service over two;
Charge:	$100.00 escrow charge for each additional new loan;
Charge:	$50.00 document preparation such as deeds; subordination agreement and releases necessary to facilitate the transaction;
Charge:	$50.00 to $150.00 for special signing services. The Bundled Escrow Service Fee in this Section does not include charges by outside/independent signing services.
Charge:	$10.00 per check for payment of installment/creditor payments beginning with the sixth check

Pinal County only:

A. In residential refinance transactions - Bulk Rate - the escrow rate shall be the sum of Two Hundred Seventy Five Dollars ($275.00) per loan, this rate is inclusive of the following services:

1) Branch Office Signing Services
2) Electronic Doc Charges
3) Express Mailing Service
4) Courier Service
5) Recon Tracking Service
6) Escrow processing and curative work
7) Hud-1 Settlement Statement preparation
8) Wire Service (includes up to 2)
9) Up to 5 checks for installment and / or creditor payments

B. Additional service charges may apply as follows:

Charge: Actual recording fees plus fees as per Section 811 (Recording Service Fee $20.00 per file)

Charge: $25.00 per overnight delivery service over two

Charge: $75.00 escrow charge for each additional new loan

Charge: $50.00 document preparation such as deeds; Subordination Agreement and releases necessary to facilitate the transaction

Charge: $10.00 per check for payment of installment / creditor payments beginning with the sixth check

Charge: $50.00 Recording Service Fee (If the recording is handled by an outside provider, the charge will be assessed based on the provider's invoice.

Note: 25 Residential refinance loan transactions, from one Lender, if requested and if qualified for the Bulk Pricing. Transactions which do not qualify in this section, the escrow rate shall be in accordance with the basic escrow rate schedule or Standard Refinance Escrow Service.

818 ABBREVIATED ESCROW – TRANSACTIONS

An abbreviated escrow service is an escrow function which provides only the following services by the escrow agent:

1. Write for loan payoff statements and disburse loan proceeds in order to eliminate matters of record.
2. Prepare a transaction closing statement for the parties.
3. Issue up to five (5) checks. Additional checks in excess of five (5) would be charged at the rate of $10.00 per check.
4. Coordination and recordation of documents. Fees charged by the County Recorder are a separate charge, not included in the abbreviated escrow fee.

Charge: $250.00 plus actual costs incurred by the Company in closing the transaction.

819 FLAT RATE ESCROW FEE – SHORT SALE TRANSACTIONS

This rate is available on all residential short sale transactions. A short sale is a sale of real estate in which the sale proceeds fall short of the balance owed on the property's loan. It often occurs when a borrower cannot pay the mortgage loan on their property, and the lender agrees to accept a moderate loss or short payoff.

When this rate is utilized, there will be no additional charge for tracking fees, electronic doc charges, courier fees, overnight delivery service, wire fees, or loan tie-in fees.

Charge: Actual recording fees plus fees as per Section 811 (Recording Service Fee $20.00 per file)

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

820 BASIC CHARGE – BUSINESS OPS/ESCROW ONLY

A. The following fees will be used in connection with the sale of a business or personal property, and escrows which do not include the issuance of title insurance.

Sales Price Up To:	Escrow Fee
$29,000.00	$550.00
$49,000.00	$650.00
$74,000.00	$700.00
$99,000.00	$750.00
$149,000.00	$800.00
$199,000.00	$900.00
$299,000.00	$1,000.00
$499,000.00	$1,200.00

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

B. Additional service charges may apply as follows:

Charge: $50.00 Trade Name Assignment
Charge: $50.00 Trade Name Application
Charge: $25.00 State of Arizona UCC Search Fee (per name searched)
Charge: $30.00 UCC Search Fee (per name searched)
Charge: $35.00 Out of County UCC Search Fee (per name searched)
Charge: $50.00 Out of State UCC Search Fee (per name searched)
Charge: $50.00 UCC Filing Fee
Charge: $125.00 Title Transfer Fee to Motor Vehicle per transaction

NOTE: Spouses names included at no additional charge.
NOTE: The above charges are subject to revision for unusual complexity, redrafting or additional services and work required by any transaction. Escrows not closed within one year are subject to a $300.00 annual holding fee.

821 SEPTIC TRANSFER (ADEQ)

Transactions which require the transfer of a septic system pursuant to ADEQ requirements.

Charge: $50.00 per transfer – Pinal County only

822 HOLDBACK

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

Charge: $100.00 for set up and holding funds up to one month after close of escrow. This fee will also include the interest bearing account set up fee if requested. $25.00 for each additional month if funds are held

SPECIAL RATES

823 AFFINITY GROUPS AND DEFINED BENEFIT GROUPS

This rate is available to groups that offer packaged, bulk or bundled real estate services to specified groups of buyers and/or sellers. Written Agreement Required.

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

Minimums apply as set forth in Section 801.

824 CHARITABLE NON-PROFIT ORGANIZATIONS, GOVERNMENT AGENCIES AND CHURCHES

This rate is available to non-profit organizations, including, but not limited to, health facilities, churches, retirement centers and similar users and governmental agencies.

Charge: 50% of Basic Escrow Rate

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

(County Manager or Escrow Administrator approval required.)

825 EMPLOYEE RATE

This rate is available to all employees of the Company, its subsidiaries and agents (including employees on approved retirement).

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

Primary Residence	No Charge
Secondary/Investment Properties	70% of the applicable rate

Such rates are authorized only in connection with those costs which the employee would be obligated to pay by established custom, as a party to the transaction.

826 FEDERAL, STATE OR MUNICIPAL AGENCIES

Separate contracts may be entered into with governmental, state or municipal agencies for the furnishing of escrow services.
Charge: 70% of the Basic Escrow Rate.
Minimums apply as set forth in Section 801.

827 FILED DEVIATION TO RATE

Available to a borrower on any transaction wherein financing is being obtained utilizing bonds issued by the Industrial Development Authority of the County in the State of Arizona.

Charge: 65% of the Basic Escrow Rate.
Minimums apply as set forth in Section 801.

828 A. INVESTORS, REALTORS, MORTGAGE BROKERS AND LENDERS

This rate is available to any licensed real estate associate, broker, investor, mortgage banker, bank, and insurance underwriter. The rate is only applicable to those fees, which are being paid for by the investor.

Charge: 1 – 5 transactions: 70% of the Basic Escrow Rate

Minimums apply as set forth in Section 801.

B. INVESTOR VOLUME USER FEE

This rate is available to any licensed real estate associate, broker, investor, mortgage banker, bank, and insurance underwriter for closed transactions in a single twelve (12) month period with the Company. Such rates are authorized only in connection with those cost which the Investor Volume User would be obligated to pay by established custom, as a party to the transaction.

Charge:	6 - 25 transactions	50% of Basic Rate
	26 - 49 transactions	40% of Basic Rate
	50 or more transactions	27% of Basic Rate

Minimums **do not** apply as set forth in Section 801.

829 LOW INCOME HOMEBUYER DOWN PAYMENT ASSISTANCE PROGRAM

This rate is applicable to a buyer who qualifies under an assisted loan program. Such rates are authorized only in connection with escrow rate which the buyer would be obligated to pay by established customs.

Charge: 60% of the Basic Escrow Rate applicable to Buyer

830 RELOCATION RATE

This rate shall apply to purchases and sales of an employee's home as a result of a corporate or government relocation. Such rates are authorized only in connection with those costs which the employee would be obligated to pay by established custom, as a party to the transaction.

Charge: 70% of the Basic Escrow Rate.

Minimums apply as set forth in Section 801.

831 NEGOTIATED RATE

Under certain circumstances the company reserves the right to negotiate fees. Any such negotiated rate agreement must be approved in writing by management and signed by all pertinent parties. A copy of said agreement is to be placed in each escrow file for which the rate applies.

832 PROCESS SERVICE FEE

The following services shall be included in the above fee:

1) Electronic Doc Charges
2) Local Delivery Service
3) Overnight Delivery Service
4) Reconveyance Tracking Service
5) Wire Transfer/Service Fee
6) Checks for installment/creditor payments
7) Recording Service Fee

Charge: $300.00

Separate charges for the above described services will not be assessed when the Process Service Fee is charged.

(This charge is in addition to the Basic Escrow Rate and does not include the Basic Escrow Rate and any discounts associated with said rate.)

In the event the Escrow Process Service Fee is not charged, the applicable fee(s) will apply as described under Miscellaneous Services.

833 COMPETITOR RATE

The Company 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.
- Issuance of this rate requires Admin Approval.

ESCROW RATE SCHEDULE

Effective Date: June 1, 2014

AMOUNT	ESCROW FEE	AMOUNT	ESCROW FEE
$80,000	450	$270,000	690
$85,000	470	$275,000	695
$90,000	485	$280,000	700
$95,000	500	$285,000	705
$100,000	515	$290,000	710
$105,000	525	$295,000	715
$110,000	530	$300,000	720
$115,000	535	$305,000	725
$120,000	540	$310,000	730
$125,000	545	$315,000	735
$130,000	550	$320,000	740
$135,000	555	$325,000	745
$140,000	560	$330,000	750
$145,000	565	$335,000	755
$150,000	570	$340,000	760
$155,000	575	$345,000	765
$160,000	580	$350,000	770
$165,000	585	$355,000	775
$170,000	590	$360,000	780
$175,000	595	$365,000	785
$180,000	600	$370,000	790
$185,000	605	$375,000	795
$190,000	610	$380,000	800
$195,000	615	$385,000	805
$200,000	620	$390,000	810
$205,000	625	$395,000	815
$210,000	630	$400,000	820
$215,000	635	$405,000	825
$220,000	640	$410,000	830
$225,000	645	$415,000	835
$230,000	650	$420,000	840
$235,000	655	$425,000	845
$240,000	660	$430,000	850
$245,000	665	$435,000	855
$250,000	670	$440,000	860
$255,000	675	$445,000	865
$260,000	680	$450,000	870
$265,000	685	$455,000	875

ESCROW RATE SCHEDULE

Effective Date: June 1, 2014

AMOUNT	ESCROW FEE	AMOUNT	ESCROW FEE
$460,000	880	$655,000	1,075
$465,000	885	$660,000	1,080
$470,000	890	$665,000	1,085
$475,000	895	$670,000	1,090
$480,000	900	$675,000	1,095
$485,000	905	$680,000	1,100
$490,000	910	$685,000	1,105
$495,000	915	$690,000	1,110
$500,000	920	$695,000	1,115
$505,000	925	$700,000	1,120
$510,000	930	$705,000	1,125
$515,000	935	$710,000	1,130
$520,000	940	$715,000	1,135
$525,000	945	$720,000	1,140
$530,000	950	$725,000	1,145
$535,000	955	$730,000	1,150
$540,000	960	$735,000	1,155
$545,000	965	$740,000	1,160
$550,000	970	$745,000	1,165
$555,000	975	$750,000	1,170
$560,000	980	$755,000	1,175
$565,000	985	$760,000	1,180
$570,000	990	$765,000	1,185
$575,000	995	$770,000	1,190
$580,000	1,000	$775,000	1,195
$585,000	1,005	$780,000	1,200
$590,000	1,010	$785,000	1,205
$595,000	1,015	$790,000	1,210
$600,000	1,020	$795,000	1,215
$605,000	1,025	$800,000	1,220
$610,000	1,030	$805,000	1,225
$615,000	1,035	$810,000	1,230
$620,000	1,040	$815,000	1,235
$625,000	1,045	$820,000	1,240
$630,000	1,050	$825,000	1,245
$635,000	1,055	$830,000	1,250
$640,000	1,060	$835,000	1,255
$645,000	1,065	$840,000	1,260
$650,000	1,070	$845,000	1,265

ESCROW RATE SCHEDULE

Effective Date: June 1, 2014

AMOUNT	ESCROW FEE
$850,000	1,270
$855,000	1,275
$860,000	1,280
$865,000	1,285
$870,000	1,290
$875,000	1,295
$880,000	1,300
$885,000	1,305
$890,000	1,310
$895,000	1,315
$900,000	1,320
$905,000	1,325
$910,000	1,330
$915,000	1,335
$920,000	1,340
$925,000	1,345
$930,000	1,350
$935,000	1,355
$940,000	1,360
$945,000	1,365
$950,000	1,370
$955,000	1,375
$960,000	1,380
$965,000	1,385
$970,000	1,390
$975,000	1,395
$980,000	1,400
$985,000	1,405
$990,000	1,410
$995,000	1,415
$1,000,000	1,420

$1,000,001 to $2,500,000 add per $5,000 of fraction thereof $3.50

Over $2,500,000 escrow rate based on quotation minimum $1500

Title Security Agency, LLC

SCHEDULE OF

LOAN SERVICING FEES

Effective Date: June 1, 2014
Revised: April 1, 2016

SCHEDULE OF LOAN SERVICING FEES

Account Set Up Fee	$100.00
Impounded Account in addition to set up fee	$100.00
• Each additional tax parcel	$ 50.00
Wrap – Account	$150.00

Service Fees

Monthly Service Fee for Standard Account	$ 10.00
• $5.00 each additional Check	
Impounded Account	$ 20.00
• $5.00 each additional tax parcel	
Automatic Late Notice	$ 6.00
Quarterly	$ 30.00
Semi-Annual	$ 60.00
Annual	$120.00

MISCELLANEOUS FEES

Assumption or Assignment of Payor or Payee Interest	$ 75.00
Close out or Termination of Account	$ 75.00
Demand Letter sent on request of Payee	$100.00
Modification of Terms of Account	$100.00
NSF Check Charge	$ 25.00
Open Savings Account	$ 35.00
Full Release / Reconveyance	$100.00
Partial Release / Reconveyance (No volume user discount)	$100.00
Reinstatement Fee	$ 50.00
Statement of Information Fee	$ 75.00
Credit Verification with 12 month history	$ 30.00
Reissuance of check not cashed within six months	$ 25.00
Reminder late notices	$ 10.00
Substitution of Trustee	$100.00
Account Freeze	$100.00
Recording Service Fee	$ 20.00

The Recording Service charge is a minimum charge for recording documents with the applicable County Recorder. This charge includes e-recording service fees charged by outside vendors, or manual delivery of recording documents to the applicable County Recorder's Office and processing and mailing fees incurred by the Company. Any excess recording fees collected shall be considered fees earned by the Company and non-refundable.

ABANDONED/DORMANT FUNDS

REFER TO SECTION "K" OF THE ESCROW GENERAL RULES

UNUSUAL CIRCUMSTANCES

The company reserves the right to charge additional fees in unusual circumstances. Extra charges are payable at the rate of $75.00 per employee hour. All recording, filing, and Trustee's fees are payable in addition to fees stated herein. Fees other than those payable at the same time as regularly scheduled payments are payable in advance.

ALL FEES QUOTED ARE MINIMUM AND SUBJECT TO CHANGE WITHOUT NOTICE.

Title Security Agency, LLC

SCHEDULE OF

TRUST FEES

Effective Date: June 1, 2014
Revised: November 1, 2014

SCHEDULE OF TRUST FEES

The following charges are the minimum rate applicable for Trust services rendered in connection with subdivision trusts. Additional fees may be charged when unusual circumstances or conditions exist and/or extraordinary services are requested.

Acceptance Rate	
Single Beneficiary Trust	$200.00
Double Beneficiary Trust	$500.00
Annual Rates	
Single Beneficiary Trust	$200.00
Double Beneficiary Trust	$300.00
Junior Trust	$500.00

Note: 1. An additional charge of $30.00 to be added for each beneficiary in excess of the defined number as it applies to A. 1 & 2, and B. 1, 2 and 3.

Note 2. "Beneficiary" as referred to herein is defined as follows: One married couple, one party as his sole and separate property, one partnership (general, limited or joint venture) or one corporation.

Deed and Assignment of Beneficial Interest	$150.00
Review and Analysis of Trust Accounts (Per Employee Hour)	$100.00
Acceptance of Amendment to Trust Agreement	$75.00
Option to Purchase Acceptance Fee (if not in original trust)	$75.00
Easement Fee (or execution of any other miscellaneous instrument)	$25.00
Additional Parcels of Property added to Trust (per parcel)	$50.00
Deeds and/or release instruments	
1. **Deed Fee per deed**	$25.00
2. **Releases of Mortgage, Collateral Assignment or deed of Release and Reconveyance (per instrument)**	$125.00

Note 1: An additional $2.00 will be charged for each lot or parcel in excess of one. Maximum $100.00 per transaction.

Note 2: An additional $125.00 will be charged for each Deed and/or release instrument not delivered through the company (or subsidiary company) escrowed transaction.

Closing or Distribution Fee

1. **Single Beneficiary Trust** $175.00
2. **Double Beneficiary Trust** $300.00

Note 1: If all of the property in the Trust is sold or conveyed by the Trustee in the normal course of handling the subdivision, there will be no closing or distribution charges.

Note 2: Any unpaid charges for services rendered will be collected at time of closing or distribution.

All fees are based on present costs and are subject to change, without written notice or otherwise, in accordance with costs of operation.

Title Security Agency, LLC

SCHEDULE OF

TRUSTEE'S FEES

Effective Date: June 1, 2014

SCHEDULE OF TRUSTEE'S FEES

Trustee's Fees (if sale completes)	
Up to $120,000.00	$ 600.00
$120,000.01 to $500,000.00	at rate of one-half of 1% of principal balance
Above $500,000.01	Based on written quotation
Reinstatement Fees	$600.00, or one half of 1% of the unpaid principal balance, whichever is greater
Ten Day Default Notice	$100.00
Courier Fee	$30.00 – Pima County $60.00 – all other counties in Arizona
Document Preparation	No charge
Recording Documents - Service Fee	$20.00 – all counties except Maricopa $100.00 – Maricopa County
Certified Mailing Fee	$10.00 per mailing
Publication Fee	At cost
Posting Fee	At cost
Conducting the Sale with bidders present and no bidders	$55.00 – Pima County and all other counties in AZ $45.00 – Maricopa County
Conducting Sale with bidders present and bidding conducted	$155.00 – Pima County and all other counties in AZ $145.00 – Maricopa County
Postponements	$45.00 – Maricopa County $55.00 – all other counties
Cancellation Fee	Minimum - $300.00